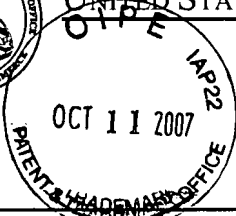




# UNITED STATES PATENT AND TRADEMARK OFFICE



UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/650,389

08/28/2003

James DeFrancesco

104570-489-DIV2

7166

7590  
Richard Samuel  
Goodwin Procter LLP  
103 Eisenhower Parkway  
Roseland, NJ 07068

10/03/2007

EXAMINER

NGUYEN, NGA B

ART UNIT

PAPER NUMBER

3692

MAIL DATE

DELIVERY MODE

10/03/2007

PAPER

~~Please find below and/or attached an Office communication concerning this application or proceeding.~~

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/650,389	<b>Applicant(s)</b> DEFRANCESCO ET AL.	
	<b>Examiner</b> Nga B. Nguyen	<b>Art Unit</b> 3692	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 23 August 2003.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-12 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>7/22/05; 7/23/07</u> .  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. This Office Action is the answer to the communication filed on August 23, 2003, which paper has been placed of record in the file.
2. Claims 1-12 are pending in this application.

### ***Double Patenting***

3. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory obviousness-type double patenting rejection is appropriate where the conflicting claims are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent either is shown to

Art Unit: 3692

be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement.

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

4. Claims 1-12 are rejected on the ground of nonstatutory double patenting over claims 1-8 of U. S. Patent No. 7,181,427 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter, as follows: A method for receiving and routing credit application information comprising the steps of: receiving a credit application form at least one remote application input location; selectively forwarding said received credit application to one or funding sources; receiving a funding decision and content from said one more funding sources, etc...

### ***Claim Rejections - 35 USC § 101***

5. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

6. Claims 1-4 are rejected under 35 U.S.C 101 because the claimed invention is directed to non-statutory subject matter, particularly, an abstract idea.

The claims, as presently claimed and best understood were reconsidered in light of the "Examination Guidelines for Computer-Related Inventions" and were found to be non-statutory. Discussion of the analysis of the claims under the guidelines follows.

As to claims 1-4, the claimed invention is implemented as Functional Descriptive Material *Per Se*. "A computer program product" is a Functional descriptive material.

Descriptive material can be characterized as either "functional descriptive material" or "nonfunctional descriptive material." In this context, "functional descriptive material" consists of data structures and computer programs which impart functionality when employed as a computer component. (The definition of "data structure" is "a physical or logical relationship among data elements, designed to support specific data manipulation functions." The New IEEE Standard Dictionary of Electrical and Electronics Terms 308 (5th ed. 1993).) "Nonfunctional descriptive material" includes but is not limited to music, literary works, and a compilation or mere arrangement of data.

Both types of "descriptive material" are nonstatutory when claimed as descriptive material *per se*, 33 F.3d at 1360, 31 USPQ2d at 1759. When functional descriptive material is recorded on some computer-readable medium, it becomes structurally and functionally interrelated to the medium and will be statutory in most cases since use of technology permits the function of the descriptive material to be realized. Compare *In re Lowry*, 32 F.3d 1579, 1583-84, 32 USPQ2d 1031, 1035 (Fed. Cir. 1994)(discussing patentable weight of data structure limitations in the context of a statutory claim to a data structure stored on a computer readable medium that increases computer efficiency) and *Warmerdam*, 33 F.3d at 1360-61, 31 USPQ2d at 1759 (claim to

Art Unit: 3692

computer having a specific data structure stored in memory held statutory product-by-process claim) with Warmerdam, 33 F.3d at 1361, 31 USPQ2d at 1760 (claim to a data structure per se held nonstatutory)

Data structures not claimed as embodied in computer-readable media are descriptive material *per se* and are not statutory because they are not capable of causing functional change in the computer. See, e.g., Warmerdam, 33 F.3d at 1361, 31 USPQ2d at 1760 (claim to a data structure per se held nonstatutory). Such claimed data structures do not define any structural and functional interrelationships between the data structure and other claimed aspects of the invention which permit the data structure's functionality to be realized. In contrast, a claimed computer-readable medium encoded with a data structure defines structural and functional interrelationships between the data structure and the computer software and hardware components which permit the data structure's functionality to be realized, and is thus statutory.

In this case, "A computer program product having a plurality of program steps" recited in claims 1-4, is not embodied in any computer-readable media. Therefore, for the reason set forth above, claims 1-4 are non-statutory, because they are directed solely to Functional Descriptive Material *Per Se*.

### ***Claim Rejections - 35 USC § 112***

7. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the

Art Unit: 3692

art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

8. Claims 9-12 are rejected under 35 U.S.C. 112, first paragraph, because the claims recite a single means (a processor). A single means claim, i.e., where a means recitation does not appear in combination with another recited element of means, is subject to an undue breadth rejection under 35 U.S.C. 112, first paragraph. In re Hyatt, 708 F.2d 712, 714-715, 218 USPQ 195, 197 (Fed. Cir. 1983) (A single means claim which covered every conceivable means for achieving the stated purpose was held nonenabling for the scope of the claim because the specification disclosed at most only those means known to the inventor.). When claims depend on a recited property, a fact situation comparable to Hyatt is possible, where the claim covers every conceivable structure (means) for achieving the stated property (result) while the specification discloses at most only those known to the inventor

9. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

10. Claims 1-4 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Regarding claims 1-4, the word "means" is preceded by the words "for receiving", "for forwarding", "for delivering", in an attempt to use a "means" clause to recite a claim element as a means for performing a specified function. However, since no function is specified by the word(s) preceding "means," it is impossible to determine the

Art Unit: 3692

equivalents of the element, as required by 35 U.S.C. 112, sixth paragraph. See *Ex parte Klumb*, 159 USPQ 694 (Bd. App. 1967).

***Claim Rejections - 35 USC § 103***

11. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

12. Claims 1-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jones et al (hereinafter Jones), U.S. Patent No. 5,239,462, in view of Dykstra et al (hereinafter Dykstra), U.S. Patent No. 5,611,052.

Regarding to claim 1, Jones discloses a computer program product having a plurality of program steps to be executed on a computer to receive and route credit application information, said program product comprising:

means for receiving a credit application from at least one remote application input location (column 5, lines 20-60, the control station receives loan application request from a borrower at a point-of-sale station);

means for forwarding said received credit application to one or more funding sources (column 7, lines 3-8, the control station forwards credit application to lender);



Art Unit: 3692

means for receiving a funding decision from said one or more funding sources (column 7, lines 10-17, lender sends the approve status determination to the control station);

means for receiving content from said one or more funding sources (column 7, lines 18-30, notice letter for a particular borrower includes: identify lender, approval status, maximum loan amount available for different payback times, etc...); and

means for delivering said content to said at least one remote application input location (column 7, lines 30-34, notice letter sends to the potential borrower at the point-of-sale station).

Jones does not disclose selectively forwarding to one or more funding sources. However, Dykstra discloses selectively forwarding to one or more funding sources (column 4, lines 18-23, merchant choose a particular lender, the choice of lender based on the request of the potential borrower or a lender with whom merchant regularly conducts business). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Jones's to incorporate the feature taught by Dykstra above, for the purpose of providing the opportunity for selecting lenders in order to ensure the loan application is approved.

Regarding to claim 2, Jones further means for receiving from said one or more funding sources content targeted to select one(s) of said at least one remote application input location; and; means for delivering said targeted content to said select one(s) of

said at least one remote application input location (column 7, lines 10-17, lender sends the approve status determination to the control station).

Regarding to claim 3, Jones further discloses wherein content is selected from the group consisting of product information, new and used vehicle RATE PROGRAM pricing and announcement messages (column 7, lines 18-30, notice letter for a particular borrower includes: identify lender, approval status, maximum loan amount available for different payback times, etc...);

Regarding to claim 4, Jones does not disclose means for generating at least one defined group of said one or more funding sources wherein said content is delivered to said at least one defined group. However, generating a defined group of one or more funding source is well known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Jones's to incorporate the well-known feature above, for the purpose of ensuring the loan application is approved by sending to one more group of lenders.

Claims 5-8 contain similar limitations found in claims 1-4 above, therefore, are rejected by the same rationale.

Claims 9-12 contain similar limitations found in claims 1-4 above, therefore, are rejected by the same rationale. Moreover, discloses an apparatus comprising a processor configured to process the method (column 5, lines 20-30, the central computer located at the control location).

### **Conclusion**

13. Claims 1-12 are rejected.

Art Unit: 3692

14. The prior arts made of record and not relied upon is considered pertinent to applicant's disclosure:

Davidson (US 5,699,527) discloses a loan processing system to aid a potential loan applicant preparing the necessary financial statement, loan application, and business plan to apply for a business loan.

Anderson et al. (US 5,774,883) disclose method for selecting a seller's most profitable financing program.

15. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

16. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

P.O. Box 1450

Alexandria, VA 22313-1450

Or faxed to:

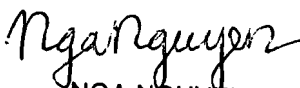
(571) 273-8300 (for formal communication intended for entry),

Art Unit: 3692

or

(571) 273-0325 (for informal or draft communication, please label  
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox building, 501 Dulany  
Street, Alexandria, VA, First Floor (Receptionist).

  
NGA NGUYEN  
PRIMARY EXAMINER

September 19, 2007

## U.S. PATENT DOCUMENTS

*nm*

<u>Document Number</u>	<u>Publication Date</u>	<u>Name of Patentee</u>
<u>3970992</u>	Jul., 1976	Boothroyd et al.
<u>4017835</u>	Apr., 1977	Randolph
<u>4491725</u>	Jan., 1985	Pritchard
<u>4598367</u>	Jul., 1986	DeFrancesco et al.
<u>4600828</u>	Jul., 1986	Nogami et al.
<u>4642768</u>	Feb., 1987	Roberts
<u>4646250</u>	Feb., 1987	Childress
<u>4648037</u>	Mar., 1987	Valentino
<u>4649832</u>	Mar., 1987	Hain et al.
<u>4675815</u>	Jun., 1987	Kuroki et al.
<u>4683536</u>	Jul., 1987	Yamamoto
<u>4722055</u>	Jan., 1988	Roberts
<u>4730252</u>	Mar., 1988	Bradshaw
<u>4736294</u>	Apr., 1988	Gill et al.
<u>4752877</u>	Jun., 1988	Roberts et al.
<u>4774664</u>	Sep., 1988	Campbell et al.
<u>4890228</u>	Dec., 1989	Longfield
<u>4914587</u>	Apr., 1990	Clouse.
<u>4947028</u>	Aug., 1990	Gorog
<u>4958368</u>	Sep., 1990	Parker
<u>4965821</u>	Oct., 1990	Bishop et al.
<u>4992939</u>	Feb., 1991	Tyler
<u>5023904</u>	Jun., 1991	Kaplan et al.
<u>5025138</u>	Jun., 1991	Cuervo
<u>5025373</u>	Jun., 1991	Keyser, Jr. et al.
<u>5049862</u>	Sep., 1991	Dao et al.
<u>5083270</u>	Jan., 1992	Gross et al.
<u>5120906</u>	Jun., 1992	Protheroe et al.
<u>5126936</u>	Jun., 1992	Champion et al.
<u>5198642</u>	Mar., 1993	Deniger
<u>5202825</u>	Apr., 1993	Miller et al.
<u>5202826</u>	Apr., 1993	McCarthy PD.
<u>5206803</u>	Apr., 1993	Vitagliano
<u>5212789</u>	May., 1993	Rago v.
<u>5218539</u>	Jun., 1993	Elphick et al.
<u>5220501</u>	Jun., 1993	Lawlor et al.

*nm*

LIBNY/4448684.1

*Ngan Nguyen*

2

*9/19/07*

*mm*

<u>Document Number</u>	<u>Publication Date</u>	<u>Name of Patentee</u>
<u>5231571</u>	Jul., 1993	D'agostino RJ.
<u>5239462</u>	Aug., 1993	Jones et al.
<u>5241620</u>	Aug., 1993	Ruggiero
<u>5262941</u>	Nov., 1993	Saladin et al.
<u>5274547</u>	Dec., 1993	Zoffel et al.
<u>5287268</u>	Feb., 1994	McCarthy PD.
<u>5297202</u>	Mar., 1994	Kapp et al.
<u>5301320</u>	Apr., 1994	McAtee et al.
<u>5361201</u>	Nov., 1994	Jost et al.
<u>5369570</u>	Nov., 1994	Parad
<u>5383113</u>	Jan., 1995	Kight et al. LR.
<u>5537315</u>	Jul., 1996	Mitcham
<u>5559895</u>	Sep., 1996	Lee et al.
<u>5576951</u>	Nov., 1996	Lockwood
<u>5604341</u>	Feb., 1997	Grossi et al.
<u>5611052</u>	Mar., 1997	Dykstra et al.
<u>5627978</u>	May., 1997	Altom et al.
<u>5699527</u>	Dec., 1997	Davidson.
<u>5734837</u>	Mar., 1998	Flores et al.
<u>5774882</u>	Jun., 1998	Keen et al.
<u>5797133</u>	Aug., 1998	Jones et al.
<u>5870721</u>	Feb., 1999	Norris
<u>5878403</u>	Mar., 1999	DeFrancesco et al.
<u>5893128</u>	Apr., 1999	Nauckhoff
<u>5930776</u>	Jul., 1999	Dykstra et al.
<u>5940811</u>	Aug., 1999	Norris
<u>5940812</u>	Aug., 1999	Tengel et al.
<u>5940829</u>	Aug., 1999	Tsuiki et al.
<u>5950169</u>	Sep., 1999	Borghesi et al.
<u>5960404</u>	Sep., 1999	Chaar et al.
<u>5966699</u>	Oct., 1999	Zandi
<u>5974392</u>	Oct., 1999	Endo
<u>6105007</u>	Aug., 2000	Norris
<u>6135349</u>	Oct., 2000	Zirkel

*mm*

*Ngan Nguyen*

*9/19/07*

**FOREIGN PATENT DOCUMENTS**

<u>Foreign Patent Document</u>	<u>Publication Date</u>
EP 0 774 725	May., 1997
JP 5-101250	Apr., 1993

**NON PATENT LITERATURE DOCUMENTS**

"Barnett arm links with auto dealers," Bank Systems & Technology, vol. 34, No. 4, printed from Dialog File 268, 2 pages (Apr. 1997).

Eckerson, W., "Network automates auto loan application process; Speeds loan Oks, helps buyers find best rates," Network World, Network World, Inc., available at <http://www.lexis.com>, 2 pages (Mar. 6, 1989).

Berzof, Ken, "Kiosk Issues Bank Cards for Those Dashing Through Dough," The Courier-Journal, vol. 269, No. 155, p. 12, Dec. 2, 1989.

Capstone Decision Manager: Application Decision Management, HNC Software, 28 pages, Publication date unknown. (Missing pp. 8, 12, 22 and 28).

"Car loans in minutes," Bank Management, Bank Administration Institute, vol. 69, No. 4, Apr. 1993, p. A23.

E-mail Message from Michael J. McEnvoy, Tower Group, to Dennis Warnke, CMSINC, Nov. 5, 1998, 3 pages.

Evans, Steve, "No Longer Processing Just Plastic," SNL Securities, Jan. 2000, pp. 39-40.

Lawrence, Jeannette, "(Part 1 of 3) Untangling Neural Nets (When is one model better than another?)," Dr. Dobbs Journal, Miller Freeman Inc., Apr. 1990, 3 pages, printed from Internet (<http> address unclear).

Marjanovic, Steven, "Investors Shrink as Fair, Isaac Grows," 1 page, Publication date and source unknown.

Product Description: StrategyWare.RTM. Version 1.2, Fair, Isaac and Company, Incorporated, 1998, 60 pages. (Missing pp. 44 & 48).

RiskWise Products and Services, 2 page brochure, Publication date and source unknown.

LIBNY/4448684.1

mm RiskWise Technology Overview, 4 page brochure, Publication date and source unknown.

"Atlanta-based COIN Banking Systems signs alliance with NCR for credit authorization solution," Business Wire, Business Wire, Inc., Apr. 3, 1991.

Jason, Rich, "Software;for loan processing;col.," Mortgage Banking, Mortgage Association of America, vol. 50, No. 11, Aug. 1990.

Joe Kolman, Ten Technologies Ahead of the Curve, Institutional Investor, vol. 24, No. 16, pp. 123-124, Dec. 1990.

"Application Processing for Credit Programs," The Magazine of Bank Management, Bank Administrative Institute, p. 75, Nov. 1988.

Bill Atkinson, "Columbia Firm Helps Banks Ring Up Loans on Telephones," Baltimore Business Journal, Baltimore Business Publications, Inc., vol. 6, No. 19, Sec. 2, p. 7B, Oct. 17, 1988.

Patrick Haverson, A man with Grand Visions, Banking Technology, pp. 30-32, dated May 1993.

Richard Read, Crossing the Track to Success, Euromoney, p. 177-180, Jun. 1988.  
Anonymous, MortgageWare Resource guide, Interlinq Software Corp, Nov. 1992 (best available copy).

David O. Tyson, Interlinq Mortgage Software Hits Big Time with Prudential Real Estate Subsidiary Deal, American Banker, p. 12, Nov. 18, 1987.

Harry S. Wortmann, "Re-Engineering Update: Where Banks are Going to Fit Along the Information Highway," American Banker, p. 7, vol. 159, No. 98, May 23, 1994.

Conroy, Bill, "Citicorp test-markets device that simplifies home banking," The Business Journal, p. 16, Oct. 29, 1990.

Day, Kathleen, "Cutting Corners at the Kiosk: New services Widen Use of Electronic Devices," The Washington Post, Jul. 22, 1994, p. A1.

Fortunato, Laura, "Loan Lending Magic," Winter 1996/97, vol. 13, No. 4, p. 12-15.

Jost, Allen, "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, Mar./Apr. 1993, p. 26-33.

mm Kantrow, Yvette D., "Electronic Network Will Link Car Dealers to Many Lenders: Goal is to Create a Form of EFT Transfer System," American Banker Weekly Review, Feb. 8, 1988, p. 5 & 10.

LIBNY/4448684.1

5

Ngan Nguyen

9/19/07



*mw*

Karson, Daniel, "Tactical Field Strategies to Trace and Recover Assets in the United States," A practical Guide to Asset Tracing and Recovery: Sure-Fire Strategies to turn hollow judgements into Litigation Victories, The Canadian Institute, Section VII, p. 1-22, Apr. 3 & 4, 1997.

McCall, William, "Microsoft, Banks Team Up to Provide Home Banking," Associated Press, Aug. 3, 1994.

Radding, Alan, "A View of Technology in '92," Bank Management, Bank Administration Institute, p. 28-35, Jan. 1992.

Sugawara, Sandra, "Stocking Up at the ATM: Citibank Machines to Allow Customers to Trade Shares," The Washington Post, Oct. 6, 1994, p. D11.

Thornton, Emily, "Going Belly-up in Japan: Bankruptcies are soaring as consumers binge on borrowing," Business Week, The McGraw-Hill Companies, Inc., p. 54, May 5, 1997.

Wilmsen, Steven, "Home-banking service adding Denver to financial network," The Denver Post, p. A-2, Jun. 8, 1989.

"New Paradigms in Retail Banking: The RDS Report on the Future of Retail Banking Delivery," Bank Administrative Institute, 88 Pages, 1994.

Barchard, David, "Cautious mortgage lenders redo their sums," Financial Times, Weekend Jun. 20/Jun. 21, 1992.

Fix, Janet L., "Shopping list: Car loan, canned corn," USA Today, Jul. 20, 1994, p. 68.  
"Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., Mar. 1994, p. 6.

Rothfeder, Jeffrey, "Electronic Bill-Paying for the Little Guy," Business Week, McGraw-Hill, Sep. 25, 1989.

Tauhart, Christy, "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, vol. 33, No. 4, p. 34-35, Apr. 1996.

*mw*

Anonymous, "Car Loans in Minutes," Bank Management, v69n4, pp.A23, Apr. 1993, ISSN: 1049-1775.

*Nga Nguyen*

*9/19/07*

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				<b>Complete If Known</b>	
				Application Number	10/650,389
				Filing Date	August 28, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3609 3692
				Examiner Name	W. E. Rankins N. Nguyen
Sheet	1	of	39	Attorney Docket Number	DLT-001DV2

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
nm	A1*	US-7,181,427	02-20-2007	DeFrancesco et al.	
	A2*	US-3,970,992	07-20-1976	Boothroyd et al.	
	A3*	US-4,017,835	04-12-1977	Randolph	
	A4*	US-4,491,725	01-01-1985	Pritchard	
	A5*	US-4,600,828	07-15-1986	Nogami et al.	
	A6*	US-4,642,768	02-10-1987	Roberts	
	A7*	US-4,646,250	02-24-1987	Childress	
	A8*	US-4,648,037	03-03-1987	Valentino	
	A9*	US-4,649,037	03-10-1987	Marsh et al.	
	A10*	US-4,649,832	03-17-1987	Hain et al.	
	A11*	US-4,675,815	06-23-1987	Kuroki et al.	
	A12*	US-4,683,536	07-28-1987	Yamamoto et al.	
	A13*	US-4,722,055	01-26-1988	Roberts	
	A14*	US-4,730,252	03-08-1988	Bradshaw	
	A15*	US-4,736,294	04-05-1988	Gill et al.	
	A16*	US-4,752,877	06-21-1988	Roberts et al.	
	A17*	US-4,772,055	09-20-1988	Fang et al.	
	A18*	US-4,774,664	09-27-1988	Campbell et al.	
	A19*	US-4,814,587	03-21-1989	Carter	
	A20*	US-4,890,228	12-26-1989	Longfield	
	A21*	US-4,914,587	04-03-1990	Clouse	
	A22*	US-4,947,028	08-07-1990	Gorog	
	A23*	US-4,949,028	08-14-1990	Brune	
	A24*	US-4,958,368	09-18-1990	Parker	
	A25*	US-4,965,821	10-23-1990	Bishop et al.	
	A26*	US-4,992,939	02-12-1991	Tyler	
	A27*	US-5,023,904	06-11-1991	Kaplan et al.	
	A28*	US-5,025,138	06-18-1991	Cuervo	
	A29*	US-5,025,373	06-18-1991	Keyser, Jr. et al.	
	A30*	US-5,049,862	09-17-1991	Dao et al.	
	A31*	US-5,083,270	01-21-1992	Gross et al.	
	A32*	US-5,120,906	06-09-1992	Protheroe et al.	
	A33*	US-5,126,936	06-30-1992	Champion et al.	
	A34*	US-5,126,939	06-30-1992	Carpentier et al.	
	A35*	US-5,198,642	03-30-1993	Deniger	
	A36*	US-5,202,825	04-13-1993	Miller et al.	
	A37*	US-5,202,826	04-13-1993	McCarthy	
	A38*	US-5,206,803	04-27-1993	Vitagliano et al.	
	A39*	US-5,212,789	05-18-1993	Rago	
	A40*	US-5,213,571	05-25-1993	Fujio et al.	
	A41*	US-5,218,539	06-08-1993	Elphick et al.	
	A42*	US-5,220,501	06-15-1993	Lawlor et al.	
	A43*	US-5,231,571	07-27-1993	D'Agostino	
	A44*	US-5,239,462	08-24-1993	Jones et al.	
	A45*	US-5,241,620	08-31-1993	Ruggiero	
	nm	A46*	US-5,262,941	11-16-1993	Saladin et al.

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
-----------------------	------------	--------------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				<b>Complete If Known</b>	
				Application Number	10/650,389
				Filing Date	August 28, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	<del>8600</del> 3692
				Examiner Name	W. E. Rankins N. Nguyen
Sheet	2	of	39	Attorney Docket Number	DLT-001DV2

<i>nm</i>	A47*	US-5,274,547	12-28-1993	Zoffel et al.	
	A48*	US-5,287,268	02-15-1994	McCarthy	
	A49*	US-5,297,202	03-22-1994	Kapp et al.	
	A50*	US-5,301,320	04-05-1994	McAtee et al.	
	A51*	US-5,361,201	11-01-1994	Jost et al.	
	A52*	US-5,369,570	11-29-1994	Parad	
	A53*	US-5,383,113	01-17-1995	Kight et al.	
	A54*	US-5,537,315	07-16-1996	Mitcham	
	A55*	US-5,559,895	09-24-1996	Lee et al.	
	A56*	US-5,576,951	11-19-1996	Lockwood	
	A57*	US-5,604,341	02-18-1997	Grossi et al.	
	A58*	US-5,611,052	03-11-1997	Dykstra et al.	
	A59*	US-5,627,978	05-06-1997	Altom et al.	
	A60*	US-5,699,527	12-16-1997	Davidson	
	A61*	US-5,734,837	03-31-1998	Flores et al.	
	A62*	US-5,744,882	04-28-1998	Teshima et al.	
	A63*	US-5,774,882	06-30-1998	Keen et al.	
	A64*	US-5,794,133	08-11-1998	Kashima et al.	
	A65*	US-5,797,133	08-18-1998	Jones et al.	
	A66*	US-5,870,721	02-09-1999	Norris	
	A67*	US-5,878,403	03-02-1999	DeFrancesco et al.	
	A68*	US-5,893,128	04-06-1999	Nauckhoff et al.	
	A69*	US-5,930,776	07-27-1999	Dykstra et al.	
	A70*	US-5,940,811	08-17-1999	Norris	
	A71*	US-5,940,812	08-17-1999	Tengel et al.	
	A72*	US-5,940,829	08-17-1999	Tsuiki et al.	
	A73*	US-5,950,169	09-07-1999	Borghesi et al.	
	A74*	US-5,960,404	09-28-1999	Chaar et al.	
	A75*	US-5,966,699	10-12-1999	Zandi	
	A76*	US-5,974,392	10-26-1999	Endo et al.	
	A77*	US-6,105,007	08-15-2000	Norris	
	A78*	US-6,135,349	10-24-2000	Zirkel	
<i>nm</i>	A79*	US-6,611,052	08-26-2003	Poo et al.	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>2</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)					
<i>nm</i>	B1	EP-0774725		05-21-1997	Dun & Bradstreet Software Serv		
<i>nm</i>	B3	JP-5101250		04-23-1993	Jgc Corp		

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. \* CITE NO.: Those application(s) which are marked with an single asterisk (\*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
--------------------	-------------------	-----------------	---------

Substitute for form 1449/PTO			<b>Complete If Known</b>		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>3609</del> 3692	
			Examiner Name	W. E. Rankins N. Nguyen	
Sheet	3	of	39	Attorney Docket Number	DLT-001DV2

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>	
mm	C1	"Re-Engineering Update: Where Banks are Going to Fit Along the Information Highway," American Banker, p. 7, vol. 159, No. 98, Apr. 1994.		
	C2	"Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p. 14, Apr. 1997.		
	C3	Balijko, Jennifer, "Automated review system drives BB&T's subprime loan business". Bank Systems & Technology, v34, n7, p. 62, Jul. 1997.		
	C4	"The Lure of the subprime", Automotive News, n 5673, p. li, Aug. 12, 1996.		
	C5	"Opportunities, Obstacles in Suprime Loan Market", Credit Risk Management Report, Feb. 26, 1996, vol. 6, Issue: 4.		
	C6	Berzof, Ken, "Kiosk Issues Bank Cards for Those Dashing Through Dough," The Courier-Journal, vol. 269, No. 155, p. 12, Dec. 2, 1989.		
	C7	Capstone Decision Manager: Application Decision Management, HNC Software, 28 pages, Publication date unknown. (Missing Pages 8, 12, 22, and 28).		
	C8	"Car loans in minutes," Bank Management, Bank Administration Institute, vol. 69, No. 4, Apr. 1993, p. A23.		
	C9	E-mail Message from Michael J. McEnvoy, Tower Group, to Dennis Warnke, CMSINC, Nov. 5, 1998, 3 pages.		
	C10	Evans, Steve, "No Longer Processing Just Plastic," SNLSecurities, Jan. 2000, pp. 39-40.		
	C11	Lawrence, Jeanette, "(Part 1 of 3) Untangling Neural Nets (When is one model better than another?)," Dr. Dobbs Journal, Miller Freeman Inc., Apr. 1990, 3 pages, printed from Internet (http address unclear).		
	C12	Marjanovic, Steven, "Investors Shrink as Fair, Isaac Grows," 1 page, Publication date and source unknown.		
	C13	Product Description: StrategyWare.RTM. Version 1.2, Fair, Isaac and Company, Incorporated, 1998, 60 pages. (Missing Pages 44 and 48).		
	C14	RiskWise Products and Services, 2 page brochure, Publication date and source unknown.		
	C15	RiskWise Technology Overview, 4 page brochure, Publication date and source unknown.		
	C16	"Atlanta-based COIN Banking Systems signs alliance with NCR for credit authorization solution," Business Wire, Business Wire, Inc., Apr. 3, 1991.		
	C17	Jason, Rich, "Software for loan processing;column," Mortgage Banking, Mortgage Association of America, vol. 50, No. 11, Aug. 1990.		
	C18	Joe Kolman, "Ten Technologies Ahead of the Curve," Institutional Investor, vol. 24, No. 16, p. 123-124, Dec. 1990.		
	C19	"Application Processing for Credit Programs," The Magazine of Bank Management, Bank Administrative Institute, p. 75, Nov. 1988.		
	C20	Bill Atkinson, "Columbia Firm Helps Banks Ring Up Loans on Telephone," Baltimore Business Journal, Baltimore Business Publications, Inc., vol. 6, No. 19, Sec. 2, p. 7B, Oct. 17, 1988.		
	C21	Patrick Haverson, A man with Grand Visions, Banking Technology, pp. 30-32, dated May 1993.		
	C22	Richard Read, Crossing the Track to Success, Euromoney, p. 177-180, Jun. 1988.		
	C23	Anonymous, MortgageWare Resource guide, Interling Software Corp, Nov. 1992 (best available copy).		
mm	C24	David O. Tyson, Interling Mortgage Software Hits Big Time with Prudential Real Estate Subsidiary Deal, American Banker, p. 12, Nov. 18, 1987.		

Examiner Signature	<i>Ngan Nguyen</i>	Date Considered	9/19/07
--------------------	--------------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete If Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	<del>3609</del> 3692		
		Examiner Name	W. E. Rankins <i>N. Nguyen</i>		
Sheet	4	of	39	Attorney Docket Number	DLT-001DV2

<i>nm</i>	C25	Anonymous, "Barnett arm links with auto dealers," Bank Systems & Technology, Gralla Publications, vol. 34, No. 4, p. 14, Apr. 1997.	
	C26	Conroy, Bill, "Citicorp test-markets device that simplifies home banking," The Business Journal, p. 16, Oct. 29, 1990.	
	C27	Day, Kathleen, "Cutting Corners at the Kiosk: New services Widen Use of Electronic Devices," The Washington Post, Jul. 22, 1994, p. A1.	
	C28	Fortunato, Laura, "Loan Lending Magic," Winter 1996/97, vol. 13, No. 4, p. 12-15.	
	C29	Jost, Allen, "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, Mar./Apr. 1993, p. 26-33.	
	C30	Kantrow, Yvette D., "Electronic Network Will Link Car Dealers to Many Lenders: Goal is to Create a Form of EFT Transfer System," American Banker Weekly Review, Feb. 8, 1988, pp. 5 & 10.	
	C31	Karson, Daniel, "Tactical Field Strategies to Trace and Recover Assets in the United States," A practical Guide to Asset Tracing and Recovery: Sure-Fire Strategies to turn hollow judgements into Litigation Victories, The Canadian Institute, SectionVII, p. 1-22, Apr. 3 & 4, 1997.	
	C32	McCall, William, "Microsoft, Banks Team Up to Provide Home Banking," Associated Press, Aug. 3, 1994.	
	C33	Radding, Alan, "A View of Technology in '92," Bank Management, Bank Administration Institute, p. 28-35, Jan. 1992.	
	C34	Sugawara, Sandra, "Stocking Up at the ATM: Citibank Machines to Allow Customers to Trade Shares," The Washington Post, Oct. 6, 1994, p. D11.	
	C35	Thornton, Emily, "Going Belly-Up in Japan: Bankruptcies are soaring as consumers binge on borrowing," Business Week, The McGraw-Hill Companies, Inc., p. 54, May 5, 1997.	
	C36	Wilmsen, Steven, "Home-banking service adding Denver to financial network," The Denver Post, p. A-2, Jun. 8, 1989.	
	C37	"New Paradigms in Retail Banking: The RDS Report on the Future of Retail Banking Delivery," Bank Administrative Institute, 88 Pages, 1994.	
	C38	Barchard, David, "Cautious mortgage lenders redo their sums," Financial Times, Weekend Jun. 20/Jun. 21, 1992.	
	C39	Fix, Janet L., "Shopping list: Car loan, canned corn," USA Today, Jul. 20, 1994, p. 68.	
	C40	"Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., Mar. 1994, p. 6.	
	C41	Rothfeder, Jeffrey, "Electronics Bill-Paying for the Little Guy," Business Week, McGraw-Hill, Sep. 25, 1989.	
	C42	Tauert, Christy, "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, vol. 33, No. 4, p. 34-35, Apr. 1996.	
	C43	Eckerson, W., Network automates auto loan application process; Speeds loan Oks, helps buyers find best rates, Network World, Network World, Inc., available at <a href="http://www.lexis.com">http://www.lexis.com</a> , 2 pages (Mar. 6, 1989).	
	C44	Factory Communications for Toyota AS/400 Dealerships.	
	C45	Network World.	
	C46	DealerTrack v. RouteOne Declaration of Dr. George T. Liger.	
	C47	DealerTrack v. RouteOne Memorandum of Claim Construction Concerning Patents 5,878,403 and 6,588,841.	
	C48	Dealer Track v. RouteOne GMAC 000001.	
	C49	RTC002341--COINLink Team Projects.	
	C50	RTC002303--COINLink Feature/Benefit Analysis.	
<i>nm</i>	C51	RTC002240--Business Plan 1987.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
--------------------	-------------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			<b>Complete if Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>3600</del> 3692	
			Examiner Name	W. E. Rankins N. Nguyen	
Sheet	5	of	39	Attorney Docket Number	DLT-001DV2

mm	C52	RTC002316--Memo re: New Name for COINLink.	
	C53	RTC002320--Memo Re: New Name for COINLink.	
	C54	RTC002326--COINLink Meeting May 13, 1988.	
	C55	RTC002330--Steering Committee handwritten notes.	
	C56	RTC002331--Preparations for Pilot and Immediately Thereafter.	
	C57	RTC002334--Tab--Project Statuses.	
	C58	RTC002335--COINLinks Team Projects.	
	C59	RTC002337--COINLinks Team Projects.	
	C60	RTC002340--Memo re: Project Statuses.	
	C61	RTC092343--COINLinks Team Projects.	
	C62	RTC002344--COINLinks Team Projects.	
	C63	RTC002345--COINLinks Team Projects.	
	C64	RTC002346--COINLinks Team Projects.	
	C65	RTC002347--COINLinks Team Projects.	
	C66	RTC002348--COINLinks Team Projects.	
	C67	RTC002349--COINLinks Team Projects.	
	C68	RTC002350--COINLinks Team Projects.	
	C69	RTC002351--COINLinks Team Projects.	
	C70	RTC002352--COINLinks Team Projects.	
	C71	RTC002353--COINLinks Team Projects.	
	C72	RTC002357--Tab--Chrysler.	
	C73	RTC002358--Memorandum re: Chrysler Credit Funding Program.	
	C74	RTC002359--Request for Pricing.	
	C75	RTC002362--Hand written letter to Mr. Nichols Simonds.	
	C76	RTC002363--Hand written letter to Mr. Nichols Simonds (mirror image).	
	C77	RTC002364--Chrysler Credit Pilot.	
	C78	RTC002366--Presentation present to cc Aug. 24, 1989.	
	C79	RTC002372--Business Cards.	
	C80	RTC002373--Summary of COIN's Proposal to Chrysler Credit.	
	C81	RTC002374--The COIN Proposal.	
	C82	RTC002376--Technical Aspects of Pilot Project.	
	C83	RTC002377--Chrysler Credit.	
	C84	RTC002378--Analysis of Chrysler Needs.	
	C85	RTC002379--Presentation Continued.	
	C86	RTC002380--Presentation Continued.	
	C87	RTC002381--Presentation Continued.	
	C88	RTC002382--Presentation Presented to MIS Aug. 25, 1989.	
	C89	RTC002383--Visio.	
	C90	RTC002384--Memorandum re: Summary of notes from phone conversation with Jack Godwin of Chrysler Credit.	
	C91	RTC002386--Tab EDI Law.	
	C92	RTC002387--Memorandum re: Marketing of Electronic Services.	
	C93	RTC002389--Memorandum re: Marketing of electronic Services.	
	C94	RTC002390--Memorandum continued.	
	C95	RTC002391--Correspondence to G.J. Maloney from J.R. Godwin.	
nm	C96	RTC002393--Draft EDI Law.	

Examiner Signature	N. Nguyen	Date Considered	9/19/07
--------------------	-----------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	<del>0600</del> 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	6	of	39	Attorney Docket Number	DLT-001DV2

✓	C97	RTC002413--An Introduction to Electronic Data Interchange.	
	C98	RTC002438--Flow Diagram of the Statute of Frauds.	
	C99	RTC002440--Draft Discussion Paper on EDI Signatures Issues.	
	C100	RTC002463--Article 4A--Funds Transfers.	
	C101	RTC002469--Limitations on Liability.	
	C102	RTC002477--Press Release Sep. 19, 1989.	
	C103	RTC002485--Tab Generic Ap.	
	C104	RTC002486--Notes.	
	C105	RTC002487--Applicant Data.	
	C106	RTC002488--Customer's Statement.	
	C107	RTC002489--Dealer's Work Sheet.	
	C108	RTC002490--Complete Application.	
	C109	RTC002491--TRWCredentials Service.	
	C110	RTC002505--Credit Application.	
	C111	RTC002506--Omni Auto Confidential Client Statement.	
	C112	RTC002507--Customer Confidential Statement.	
	C113	RTC002508--Questions for F&I Managers.	
	C114	RTC002509--Questions continued.	
	C115	RTC002510--Customer's Statement.	
	C116	RTC002511--STD APP Fields.	
	C117	RTC002512--Notes.	
	C118	RTC002513--Dealer Information.	
	C119	RTC002533--Credit Net Survey.	
	C120	RTC002535--Credit Net Survey--Al Long Ford.	
	C121	RTC002537--New York Credit Net Survey--Smith-Norwich.	
	C122	RTC002539--Credit Net Survey--Mike Shad Ford.	
	C123	RTC002541--Credit Net Survey--Adamson Ford.	
	C124	RTC002543--Credit Net Survey--Terry Ford.	
	C125	RTC002545--Credit Net Survey--Don Dan Ford.	
	C126	RTC002547--Credit Net Survey--Bill Brown.	
	C127	RTC002549--Credit Net Survey--Morris Ford.	
	C128	RTC002551--Credit Net Survey--North Park L/M.	
	C129	RTC002553--Credit Net Survey--Country Ford.	
	C130	RTC002555--Credit Net Survey--Hilltop L/M.	
	C131	RTC002557--New York Credit Net Survey--West Seneca.	
	C132	RTC002559--New York Credit Net Survey--Scarsdale Ford.	
	C133	RTC002561--Credit Net Survey--Bruckman Ford.	
	C134	RTC002563--Credit Net Survey--Bill Russell Ford.	
	C135	RTC002565--Credit Net Survey--Jack Demmer.	
	C136	RTC002567--Credit Net Survey--Dobbs Ford.	
	C137	RTC002569--Draft Creditnet Survey Questions.	
	C138	RTC002570--Draft Credinet Survey Questions.	
	C139	RTC002571--Automation Status, Credit Scoring.	
	C140	RTC002572--Table 89 Automation Status of Customer Service.	
✓	C141	RTC002573--Tab--Satellites/Communications.	
✓	C142	RTC002574--Missing Link: ADCS Standard.	

Examiner Signature	Nguyen	Date Considered	9/19/07
--------------------	--------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3600 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	7	of	39	Attorney Docket Number	DLT-001DV2

✓	C143	RTC002577--The Gateway Connection.	
	C144	RTC002584--COINLink Customer Number.	
	C145	RT41989-RTE41990--web site article re: Bank Systems and Technology.	
	C146	RTE41991-RTE41993--Network World, vol. 6. No. 9, Mar. 6, 1999.	
	C147	RTE41994-RTE41995--Article titled "Network automates auto loan application process".	
	C148	RTE41996-RTE42000--Article titled, "Kiosk issues bank cards for those dashing through dough".	
	C149	RTE42001-RTE42016--Bank Management.	
	C150	RTE42017-RTE42020--American Banker, vol. CLXIV, No. 49, Mar. 15, 1999.	
	C151	RTE42021-RTE42030--Mortgage Banking articles, Aug. 1990.	
	C152	RTE42031-RTE42034--Bank Administration article, Nov. 1988.	
	C153	RTE42035-RTE42037--Baltimore Business Journal, Oct. 17-23, 1988.	
	C154	RTE42030-RTE42047--Banking Technology, May 1993.	
	C155	RTE42048-RTE42062--American Banker, Nov. 28, 1987.	
	C156	Cross Sections Winter 1996/97 vol. 13 No. 4.	
	C157	RTE42069-RTE42078--Credit World, Mar./Apr. 1993.	
	C158	RTE42079-RTE42081--American Banker, Feb. 8, 1988.	
	C159	RTE42082-RTE42105--A Practical guide to Asset Tracing and Recovery, Apr. 3 & 4, 1997.	
	C160	RTE42106-RTE42114--web site article Team Up to Provide Home Banking.	
	C161	RTE42115-RTE42124--The Washinton Post, Oct. 6, 1996.	
	C162	RTE42125-RTE42216--BAI, Final Report, "The RDS Report on the Future of Retail Banking Delivery", 1994.	
	C163	RTE42217-RTE42224--Financial Times, 1992.	
	C164	RTE42225-RTE42227--Bank Systems and Technology, Apr. 1984, vol. 31, No. 4.	
	C165	RTE42228-RTE42229--Business Week, Sep. 25, 1989.	
	C166	RTE42230-RTE42232--Bank Systems and Technology, Apr. 1996.	
	C167	RTE44431-RTE44431--Certificate of Correction for US Patent No. 6,208,979.	
	C168	RTE44857-RTE44859--Reseller News, Jun. 20, 1988.	
	C169	RTE44860-RTE44860--News & views.	
	C170	RTE44861-RTE44863--Vendor Progress Report GSI (UK).	
	C171	RTE44864-RTE44865--Annual USA systems developments update, Part 2.	
	C172	RTE44866-RTE44871--CIS-Commercial Inventory Services.	
	C173	RTE44872-RTE44876--Auto-Dealer systems in the UK & Update on European Strategies, 2.sup.nd Quarter Update, 1992.	
	C174	RTE44877-RTE44882--Profiting from Computers.	
	C175	RTE44883-RTE44885--Annual USA systems developments update, Part 2.	
	C176	RTE44886-RTE44890--Vendor Progress Report GSI (UK).	
	C177	RTE44891-RTE44900--web site article "Metroteller Hears the Pleasant Jungle of Coins"; Banking Systems and Equipment, May 1988; Business Journal, vol. 3, No. 32, Feb. 22-28, 1988; and Electronic Banking & Finance.	
	C178	ADP000001-000500 ADP Information Services Host Systems Detailed Specifications Sections 1-2 Product Requirements.	
	C179	ADP000501-001335 Sections 2-8 of ADP Information Services Host Systems Detailed Specifications Requirements Product Requirements.	
✓	C180	ADP001336-001667 ADP Information Services Host Systems Detailed Specifications Product Requirements Sections 1-3.	
✓	C181	ADP001668-002083 Section 3 Program Specifications.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
--------------------	-------------------	-----------------	---------



Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	8	of	39	Attorney Docket Number	DLT-001DV2

mm	C182	ADP002084-002342 Section 3 Program Specifications.	
	C183	ADP002343-002654 Financial File Application Maintenance, Section 3 Program Specifications.	
	C184	ADP002655-002973 PC Locator List Maintenance, Section 3 Program Specifications.	
	C185	ADP002974-ADP003202--Program Specifications.	
	C186	ADP00001-ADP00012--ADP Information Services Host Systems Detailed Specifications.	
	C187	RTW00001-RTW00174--Chemical Bank.	
	C188	RTW00175-RTW00250--Metroteller Dean Miller Referees.	
	C189	RTW00251-RTW00335--Dean Miller "At a glance" 1990 calendar.	
	C190	RTW00336--U-Link.	
	C191	RTW00337-RTW00342--"The Future is Here Why is Electronic Access Important?"	
	C192	RTW00343-RTW00349--Coin and Metroteller to Market Electronic Link Between Auto Dealers and Lenders.	
	C193	RTW00347-RTW00348--Corres. to B. Shah from J. Palmer.	
	C194	RTW00349-RTW00351--Corres. to M. Singleton from B. Hill.	
	C195	RTW00352-RTW00376--Corres. to J. Wolfson from J. Palmer.	
	C196	RTW00377-RTW00390--V-Link Analysis.	
	C197	RTW00391-RTW00423--V-Link Product Analysis.	
	C198	RTW00424-RTW00429--Coinlink Project Status Report.	
	C199	RTW00430-RTW00431--Memo to J. Wolfson from Moot et al.	
	C200	RTW00432--V-Link Current.	
	C201	RTW00433--V-Link Logo.	
	C202	RTW00434--V-Link Update.	
	C203	RTW00435--Key Bank V-Link Presentation.	
	C204	RTW00436-RTW00439--Article Marine Midland plan auto loan venture with giants with; Corres.	
	C205	RTW00440--Article Marine forms venture to expand auto financing.	
	C206	RTW00444-RTW00445--Memo to J. Wolfson & C. McIntyre from S. Sterman.	
	C207	RTW00446-RTW00448--Minutes to NFADA Committee Meeting.	
	C208	RTW00449--Memo re: Marine Involvement in Coinlink Project.	
	C209	RTW00450-RTW00453--Coinlink Financial Proforma--with Marine Volume.	
	C210	RTW00454--Memo re: Marine Involvement in Coinlink Project.	
	C211	RTW00455-RTW00456--Coinlink Financial Proforma.	
	C212	RTW00457--Corres. re: Coinlink.	
	C213	RTW00458--Corres. to M. Love from C. Procknal.	
	C214	RTW00459-RTW00461--System 88--Comparison Sheet.	
	C215	RTW00462-RTW00463--Memor re: Coinlink Capitalization.	
	C216	RTW00464-RTW00466--Coinlink Financial Proforma.	
	C217	RTW00468-RTW00470--Cost Summary.	
	C218	RTW00471--Corres to M. Singleton re: Metroteller Systems Inc.	
	C219	RTW00472-RTW00473--Coinlink Functional Specification Outline.	
	C220	RTW00474--Metroteller Systems Inc. Written notes.	
	C221	RTW00475-RTW00484--Coinlink Project.	
✓	C222	RTW00485-RTW00487--Corres. to P. Willax from J. Willis.	
	C223	RTW00488--Status.	
mm	C224	RTW00489-SRT00492--Corres. to T. Kress from S. Sterman.	

Examiner Signature	Nguyen	Date Considered	9/19/07
--------------------	--------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete If Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3600 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	9	of	39	Attorney Docket Number	DLT-001DV2

✓	C225	RTW00493--V-Link Diagram.	
	C226	RTW00494-RTW00519--V-Link Program Functional Specification.	
	C227	RTW00520-RTW00523--Coinlink Technical Specifications Manual.	
	C228	RTW00524-RTW00617--Coinlink Technical Specifications Manual.	
	C229	RTW00618--Metroteller Logo.	
	C230	RTW00619-RTW00646--CoinLink Diagram & Corres. to M. Love.	
	C231	RTW00647-RTW00651--Concurrent Computer Corp.	
	C232	RTW00652-RTW00654--Overview of SDM International.	
	C233	RTW00655-RTW00657--Corres. to M. Love & S. Sterman.	
	C234	RTW00658-RTW00661--Metroteler Systems--Coinlink spreadsheet.	
	C235	RTW00662-RTW00665--Metroteler Systems--Coinlink spreadsheet.	
	C236	RTW00666-RTW00669--Metroteler Systems--Coinlink spreadsheet.	
	C237	RTW00670-RTW00672--Metroteler Systems--Coinlink spreadsheet.	
	C238	RTW00673--Metroteller Systems Inc.	
	C239	RTW00674-RTW00675--Coinlink Project.	
	C240	RTW00676-RTW00677--Memo to J. Wolfson, C. McIntyre from S. Stermen.	
	C241	RTW00678-RTW00681--Subscription Agreement for the Purchase of Shares of Common Stock.	
	C242	RTW00682-RTW00685--Subscription Agreement for the Purchase of Shares of Common Stock.	
	C243	RTW00686--Written notes.	
	C244	RTW00687--Memo re: Coinlink Project Update.	
	C245	RTW00689-RTW00705--Orig. MSI/Coin Agreement.	
	C246	RTW00706-RTW00799--Metroteller Systems Inc. Binder.	
	C247	RTW00800-RTW00898--Integrated Delivery Technologies/ 1988 Business Plan.	
	C248	RTW00899-RTW00924--V-Link Program Functional Specification.	
	C249	RTW00925-RTW00983--NFADA Project Planning Meeting.	
	C250	RTW00984-RTW00985--Article Banks entering race for quick credit ok; Corres. to M. Singleton.	
	C251	RTW0986-RTW001023--Comerica Acceptance Corp. ALPS Project.	
	C252	RTW01024-RTW001027--Indiana Center for Telecommunication.	
	C253	RTW01028-RTW01039--Certified Collateral Corp. CARX-OTC.	
	C254	RTW01040-RTW01055--Coinlink Corres. & Agreement.	
	C255	RTW01056--Written Notes.	
	C256	RTW01060-RTW01061--Written Notes.	
	C257	RTW01062-RTW01064--Coin Contacts with written notes.	
	C258	RTW01065--Empire Bank Phase I.	
	C259	RTW01067--written notes.	
	C260	RTW01068-RTW01071--Accounting Statement of Daniel Gordon.	
	C261	RTW01072-RTW01073--Written notes.	
	C262	RTW01074-RTW01089--Outline for Empire Bank Meeting.	
	C263	RTW01090-RTW01092--Agenda Automation of Auto Financing.	
	C264	RTW01093-RTW01094--Application to Approval/Decline Flow.	
	C265	DCS000001--Dealer Ace Development Manual (Copy Cover Page).	
	C266	DCS000002--Dealer Ace Project Participants.	
✓	C267	DCS000003--Dealer Ace Project.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	<del>3600</del> 3692		
		Examiner Name	W. E. Rankins <i>N. Nguyen</i>		
Sheet	10	of	39	Attorney Docket Number	DLT-001DV2

<i>nm</i>	C268	DCS000004--Contents.	
	C269	DCS000005--Project Leaders.	
	C270	DCS000006--Application Development Committee.	
	C271	DCS000007--Automated Credit Application.	
	C272	DCS000008--Implementation Committee.	
	C273	DCS000009--System Features Committee.	
	C274	DCS000010--Off-Hours Service Committee.	
	C275	DCS000011--Scope.	
	C276	DCS000012--General Business Requirements.	
	C277	DCS000013--Business Requirements.	
	C278	DCS000014--Simware Network Overview.	
	C279	DCS000015--Tab--Field Notes.	
	C280	DCS000016--Memo re: Dealer A.C.E.--Rollout progress.	
	C281	DCS000017--General Doc Form--App ID Dup. Check in Batch.	
	C282	DCS000018--General Doc Form--Discounted Indicator.	
	C283	DCS000019--General Doc Form--Weekly Hardcopy Report.	
	C284	DCS000020--General Doc Form--Dealer Number Changes.	
	C285	DCS000021--General Doc Form--Weekly Hardcopy Report.	
	C286	DCS000022--General Doc Form--Weekly Hardcopy Report.	
	C287	DCS000023--General Doc Form--Weekly Hardcopy Report.	
	C288	DCS000024--General Doc Form--Refinement to the Send Function.	
	C289	DCS000026--General Doc Form--Preliminary Notes for Tech Team.	
	C290	DCS000030--General Doc Form--What to do if the Branches want to use A.C.E. on Sunday.	
	C291	DCS000047--General Doc Form--NADA UVG Available Indicator.	
	C292	DCS000049--Report.	
	C293	DCS000076--General Doc Form Auditing for Product changes, Including UVG.	
	C294	DCS000082--General Doc Form Branch Ace used Vehicle Guide Processing.	
	C295	DCS000085--General Doc Form Expanded Transaction type change Capability.	
	C296	DCS000089--General Doc Form Summary of Changes to the Branch System.	
	C297	DCS000091--General Doc Form Changes to UVG Processing for Vehicles Not Funded.	
	C298	DCS000098--Used Vehicle Scenarios.	
	C299	DCS000100--Dealer System Interface for Branch-Entered Apps.	
	C300	DCS000106--General Doc Form System Test Plan.	
	C301	DCS000112--General Doc Form Financial Information Screen.	
	C302	DCS000114--Branch Ace Collateral Screen.	
	C303	DCS000123--Memo re Summary of Jul. 15, 1994 Core Team Meeting.	
	C304	DCS000125--General Doc Form Dealer Ace Data Retention.	
	C305	DCS000128--General Doc Form Current Development Activity Form.	
	C306	DCS000130--General Doc form Dealer A.C.E. DB2 Table Identification.	
	C307	DCS000131--General Doc Form Exit to Use Vehicle Guide from the Applicant Screen.	
	C308	DCS000133--Interface to the Used Vehicle Guide System.	
	C309	DCS000136--General Doc Form Branch Ace Properties.	
	C310	DCS000138--General Doc Form New Work Queues in Branc ACE Revised.	
	C311	DCS000140--Memo re Dealer Ace application Development Priorities.	
	C312	DCS000148--General Doc Form System Test.	
<i>nm</i>	C313	DCS000149--Dealer Ace Test Plan.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
--------------------	-------------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>		<b>Complete If Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	<del>3600</del> 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	11	of	39	Attorney Docket Number	DLT-001DV2

mm	C314	DCS000152--More Changes to the Branch System.	
	C315	DCS000153--General Doc Form CFC Dealer Mainframe Menu.	
	C316	DCS000155--General Doc Form Changes to Branch Table Maintenance.	
	C317	DCS000161--General Doc Form New Work Queues in Branch Ace.	
	C318	DCS000163--General Doc Form Application Statuses--Internal Codes.	
	C319	DCS000165--General Doc Form Send Comand with Comments.	
	C320	DCS000171--General Doc Form Dealer to Branch Messages.	
	C321	DCS000173--General Doc Form Comments on Current Minutes.	
	C322	DCS000177--General Doc Form Changes to the Dealer Log.	
	C323	DCS000180--General Doc Form Two Problems to Solve.	
	C324	DCS000185--Dealer 3270 Access Via Simware.	
	C325	DCS000187--General Doc Form Batch Requirements for Dealer & Branch A.C.E.	
	C326	DCS000189--General Doc Form History & Auditing.	
	C327	DCS000191--Dealer ACE Data Change fields (continued).	
	C328	DCS000193--General Doc Form History & Auditing.	
	C329	DCS000199--Applications in the ACE System.	
	C330	DCS000202--Dealer ACE Application Development Team Meeting Notes.	
	C331	DCS000203--General Doc Form Product Change Function.	
	C332	DCS000205--General Doc Form Delete Function.	
	C333	DCS000207--Dealer ACE Application Development Sub-Committee Meeting Notes.	
	C334	DCS000208--General Doc Form System Weekend Hours.	
	C335	DCS000209--General Doc Form Dealer/Branch Interface--Revised.	
	C336	DCS000213--General Doc Form Dealer/Branch Interface.	
	C337	DCS000217--General Doc Form Dealer/Branch Interface.	
	C338	DCS000219--General Doc Form "Preferred Prospect" Recognition.	
	C339	DCS000220--General Doc Form Application Development Team Status.	
	C340	DCS000222--Full Service System.	
	C341	DCS000224--Process Flow Diagrams.	
	C342	DCS000234--Financial Information (GK Lease).	
	C343	DCS000236--Financial Information (GK Plus).	
	C344	DCS000238--Financial Information (Retail).	
	C345	DCS000240--Applicant Information.	
	C346	DCS000242--Spouse Information.	
	C347	DCS000243--Cobuyer Informtion.	
	C348	DCS000245--Decision Information.	
	C349	DCS000247--Main Menu.	
	C350	DCS000258--Dealer A.C.E. System Test Control.	
	C351	DCS000260--Dealer A.C.E. System Test Control.	
	C352	DCS000269--Dealer A.C.E. system Test Control.	
	C353	DCS000277--Dealer A.C.E. System Test Control.	
	C354	DCS000284--Dealer A.C.E. System Test Control.	
	C355	DCS000293--Chrysler Financial Corporate Deal Direct.	
	C356	DCS000358--Dear Ace Dealer Information.	
	C357	DCS000673--Ace Automated Credit Evaluation System.	
mm	C358	DCS000681--Dealer Ace--Chrysler Credit's Automated Credit.	
	C359	DCS000649--Exhibit B--Schedule of Fees and Charges--Electronic Credit Applications.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			<b>Complete if Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>3609</del> 3692	
			Examiner Name	W. E. Rankins N. Nguyen	
Sheet	12	of	39	Attorney Docket Number	DLT-001DV2

✓	C360	DT022652--License Agreement between DealerTrack and CarMax.	
	C361	DT022667--DealerTrack Holding Consolidated Financial Statemetns Dec. 31, 2002 and 2001.	
	C362	FRD000118--Creditnet Bulletin.	
	C363	FRD000193--Ford Credit Operators Guide.	
	C364	FRD000810--Creditnet Status Report.	
	C365	FRD001104--Creditnet Enrollment Form.	
	C366	FRD001105- Creditnet Enrollment Form.	
	C367	FRD001106- Creditnet Enrollment Form.	
	C368	FRD001107- Creditnet Enrollment Form.	
	C369	FRD001108- Creditnet Enrollment Form.	
	C370	FRD001109- Creditnet Enrollment Form.	
	C371	FRD001110- Creditnet Enrollment Form.	
	C372	FRD001111- Creditnet Enrollment Form.	
	C373	FRD001112- Creditnet Enrollment Form.	
	C374	FRD001113- Creditnet Enrollment Form.	
	C375	FRD001114- Creditnet Enrollment Form.	
	C376	FRD001115- Creditnet Enrollment Form.	
	C377	FRD001116--Acknowledgment.	
	C378	FRD001117- Creditnet Enrollment Form.	
	C379	FRD001118- Creditnet Enrollment Form.	
	C380	FRD001119- Creditnet Enrollment Form.	
	C381	FRD001120- Creditnet Enrollment Form.	
	C382	FRD001121- Creditnet Enrollment Form.	
	C383	FRD001122- Creditnet Enrollment Form.	
	C384	FRD001123- Creditnet Enrollment Form.	
	C385	FRD001124- Creditnet Enrollment Form.	
	C386	FRD001125- Creditnet Enrollment Form.	
	C387	FRD001126- Creditnet Enrollment Form.	
	C388	FRD001127- Creditnet Enrollment Form.	
	C389	FRD001128- Creditnet Enrollment Form.	
	C390	FRD001129- Creditnet Enrollment Form.	
	C391	FRD001130- Creditnet Enrollment Form.	
	C392	FRD001131- Creditnet Enrollment Form.	
	C393	FRD001132- Creditnet Enrollment Form.	
	C394	FRD001133- Creditnet Enrollment Form.	
	C395	FRD001134- Creditnet Enrollment Form.	
	C396	FRD001135- Creditnet Enrollment Form.	
	C397	FRD001136- Creditnet Enrollment Form.	
	C398	FRD001137- Creditnet Enrollment Form.	
	C399	FRD001138- Creditnet Enrollment Form.	
	C400	FRD001139- Creditnet Enrollment Form.	
	C401	FRD001140- Creditnet Enrollment Form.	
	C402	FRD001141- Creditnet Enrollment Form.	
	C403	FRD001142- Creditnet Enrollment Form.	
	C404	FRD001143- Creditnet Enrollment Form.	
✓	C405	FRD001144- Creditnet Enrollment Form.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
--------------------	-------------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	13	of	39	Attorney Docket Number	DLT-001DV2

mm	C406	FRD001145- Creditnet Enrollment Form.	
	C407	FRD001146- Creditnet Enrollment Form.	
	C408	FRD001147- Creditnet Enrollment Form.	
	C409	FRD001148- Creditnet Enrollment Form.	
	C410	FRD001149- Creditnet Enrollment Form.	
	C411	FRD001150- Creditnet Enrollment Form.	
	C412	FRD001151- Creditnet Enrollment Form.	
	C413	FRD001152- Creditnet Enrollment Form.	
	C414	FRD001153- Creditnet Enrollment Form.	
	C415	FRD001154- Creditnet Enrollment Form.	
	C416	FRD001155- Creditnet Enrollment Form.	
	C417	FRD001156- Creditnet Enrollment Form.	
	C418	FRD001157- Creditnet Enrollment Form.	
	C419	FRD001158- Creditnet Enrollment Form.	
	C420	FRD001159- Creditnet Enrollment Form.	
	C421	FRD001160- Creditnet Enrollment Form.	
	C422	FRD001161- Creditnet Enrollment Form.	
	C423	FRD001162- Creditnet Enrollment Form.	
	C424	FRD001163- Creditnet Enrollment Form.	
	C425	FRD001164- Creditnet Enrollment Form.	
	C426	FRD001165- Creditnet Enrollment Form.	
	C427	FRD001166- Creditnet Enrollment Form.	
	C428	FRD001167- Creditnet Enrollment Form.	
	C429	FRD001168- Creditnet Enrollment Form.	
	C450	FRD001169- Creditnet Enrollment Form.	
	C451	FRD001170- Creditnet Enrollment Form.	
	C452	FRD001171- Creditnet Enrollment Form.	
	C453	FRD001172- Creditnet Enrollment Form.	
	C454	FRD001174- Creditnet Enrollment Form.	
	C455	FRD001175- Creditnet Enrollment Form.	
	C456	FRD001176- Creditnet Enrollment Form.	
	C457	FRD001177- Creditnet Enrollment Form.	
	C458	FRD001178- Creditnet Enrollment Form.	
	C459	FRD001181- Creditnet Enrollment Form.	
	C450	FRD001180- Creditnet Enrollment Form.	
	C451	FRD001182- Creditnet Enrollment Form.	
	C452	FRD001183- Creditnet Enrollment Form.	
	C453	FRD001184- Creditnet Enrollment Form.	
	C454	FRD001186- Creditnet Enrollment Form.	
	C455	FRD001188- Creditnet Enrollment Form.	
	C456	FRD001189- Creditnet Enrollment Form.	
	C457	FRD001190- Creditnet Enrollment Form.	
	C458	FRD001191- Creditnet Enrollment Form.	
	C459	FRD001192- Creditnet Enrollment Form.	
	C460	FRD001193- Creditnet Enrollment Form.	
mm	C461	FRD001195- Creditnet Enrollment Form.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				<b>Complete If Known</b>	
				Application Number	10/650,389
				Filing Date	August 28, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3609 3692
				Examiner Name	W. E. Rankins N. Nguyen
Sheet	14	of	39	Attorney Docket Number	DLT-001DV2

✓	C462	FRD001196- Creditnet Enrollment Form.	
	C463	FRD001197- Creditnet Enrollment Form.	
	C464	FRD001198- Creditnet Enrollment Form.	
	C465	FRD001199- Creditnet Enrollment Form.	
	C466	FRD001200--Creditnet Enrollment Form.	
	C467	FRD001201--Creditnet Enrollment Form.	
	C468	FRD001202--Creditnet Enrollment Form.	
	C469	FRD001203--Creditnet Enrollment Form.	
	C470	FRD001204--Creditnet Enrollment Form.	
	C471	FRD001205--Creditnet Enrollment Form.	
	C472	FRD001206--Creditnet Enrollment Form.	
	C473	FRD001207--Creditnet Enrollment Form.	
	C474	FRD001208--Creditnet Enrollment Form.	
	C475	FRD001209--Creditnet Enrollment Form.	
	C476	FRD001210--Creditnet Enrollment Form.	
	C477	FRD001211--Creditnet Enrollment Form.	
	C478	FRD001212--Creditnet Enrollment Form.	
	C479	FRD001213--Creditnet Enrollment Form.	
	C480	FRD001214--Creditnet Enrollment Form.	
	C481	FRD001215--Creditnet Enrollment Form.	
	C482	FRD001216--Creditnet Enrollment Form.	
	C483	FRD001218--Creditnet Enrollment Form.	
	C484	FRD001219--Creditnet Enrollment Form.	
	C485	FRD001220--Creditnet Enrollment Form.	
	C486	FRD001221--Creditnet Enrollment Form.	
	C487	FRD001222--Creditnet Enrollment Form.	
	C488	FRD001223--Creditnet Enrollment Form.	
	C489	FRD001224--Creditnet Enrollment Form.	
	C490	FRD001226--Creditnet Enrollment Form.	
	C491	FRD001227--Creditnet Enrollment Form.	
	C492	FRD001228--Creditnet Enrollment Form.	
	C493	FRD001229--Creditnet Enrollment Form.	
	C494	FRD001230--Creditnet Enrollment Form.	
	C495	FRD001231--Creditnet Enrollment Form.	
	C496	FRD001232--Creditnet Enrollment Form.	
	C497	FRD001233--Creditnet Enrollment Form.	
	C498	FRD001234--Creditnet Enrollment Form.	
	C499	FRD001235--Creditnet Enrollment Form.	
	C500	FRD001236--Creditnet Enrollment Form.	
	C501	FRD001237--Creditnet Enrollment Form.	
	C502	FRD001238--Creditnet Enrollment Form.	
	C503	FRD001240--Creditnet Enrollment Form.	
	C504	FRD001242--Creditnet Enrollment Form.	
	C505	FRD001243--Creditnet Enrollment Form.	
	C506	FRD001244--Creditnet Enrollment Form.	
✓	C507	FRD001245--Creditnet Enrollment Form.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>			<b>Complete if Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>3600</del> 3692	
			Examiner Name	W. E. Rankins N. Nguyen	
Sheet	15	of	39	Attorney Docket Number	DLT-001DV2

mm	C508	FRD001246--Creditnet Enrollment Form.	
	C509	FRD001247--Creditnet Enrollment Form.	
	C510	FRD001249--Creditnet Enrollment Form.	
	C511	FRD001250--Creditnet Enrollment Form.	
	C512	FRD001251--Creditnet Enrollment Form.	
	C513	FRD001252--Creditnet Enrollment Form.	
	C514	FRD001253--Creditnet Enrollment Form.	
	C515	FRD001254--Creditnet Enrollment Form.	
	C516	FRD001255--Creditnet Enrollment Form.	
	C517	FRD001256--Creditnet Enrollment Form.	
	C518	FRD001257--Creditnet Enrollment Form.	
	C519	FRD001258--Creditnet Enrollment Form.	
	C520	FRD001259--Creditnet Enrollment Form.	
	C521	FRD001261--Creditnet Enrollment Form.	
	C522	FRD001263--Creditnet Enrollment Form.	
	C523	FRD001264--Creditnet Enrollment Form.	
	C524	FRD001265--Creditnet Enrollment Form.	
	C525	FRD001266--Creditnet Enrollment Form.	
	C526	FRD001267--Creditnet Enrollment Form.	
	C527	FRD001270--Creditnet Enrollment Form.	
	C528	FRD001271--Creditnet Enrollment Form.	
	C529	FRD001272--Creditnet Enrollment Form.	
	C530	FRD001273--Creditnet Enrollment Form.	
	C531	FRD001274--Creditnet Enrollment Form.	
	C532	FRD001275--Creditnet Enrollment Form.	
	C533	FRD001276--Creditnet Enrollment Form.	
	C534	FRD001277--Creditnet Enrollment Form.	
	C535	FRD001278--Creditnet Enrollment Form.	
	C536	FRD001279--Creditnet Enrollment Form.	
	C537	FRD001280--Creditnet Enrollment Form.	
	C538	FRD001281--Creditnet Enrollment Form.	
	C539	FRD001282--Creditnet Enrollment Form.	
	C540	FRD001283--Creditnet Enrollment Form.	
	C541	FRD001284--Creditnet Enrollment Form.	
	C542	FRD001285--Creditnet Enrollment Form.	
	C543	FRD001286--Creditnet Enrollment Form.	
	C544	FRD001287--Creditnet Enrollment Form.	
	C545	FRD001288--Creditnet Enrollment Form.	
	C546	FRD001289--Creditnet Enrollment Form.	
	C547	FRD001290--Creditnet Enrollment Form.	
	C548	FRD001291--Creditnet Enrollment Form.	
	C549	FRD001292--Creditnet Enrollment Form.	
	C550	FRD001293--Creditnet Enrollment Form.	
	C551	FRD001294--Creditnet Enrollment Form.	
	C552	FRD001295--Creditnet Enrollment Form.	
mm	C553	FRD001296--Creditnet Enrollment Form.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------



Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W E Rankins N. Nguyen		
Sheet	16	of	39	Attorney Docket Number	DLT-001DV2

FWL	C554	FRD001297--Creditnet Enrollment Form.	
	C555	FRD001298--Creditnet Enrollment Form.	
	C556	FRD001299--Creditnet Enrollment Form.	
	C557	FRD001300--Creditnet Enrollment Form.	
	C558	FRD001301--Creditnet Enrollment Form.	
	C559	FRD001302--Creditnet Enrollment Form.	
	C560	FRD001303--Creditnet Enrollment Form.	
	C561	FRD001304--Creditnet Enrollment Form.	
	C562	FRD001305--Creditnet Enrollment Form.	
	C563	FRD001306--Creditnet Enrollment Form.	
	C564	FRD001307--Creditnet Enrollment Form.	
	C565	FRD001308--Creditnet Enrollment Form.	
	C566	FRD001309--Creditnet Enrollment Form.	
	C567	FRD001310--Creditnet Enrollment Form.	
	C568	FRD001311--Creditnet Enrollment Form.	
	C569	FRD001312--Creditnet Enrollment Form.	
	C570	FRD001313--Creditnet Enrollment Form.	
	C571	FRD001314--Creditnet Enrollment Form.	
	C572	FRD001315--Creditnet Enrollment Form.	
	C573	FRD001316--Creditnet Enrollment Form.	
	C574	FRD001317--Creditnet Enrollment Form.	
	C575	FRD001318--Creditnet Enrollment Form.	
	C576	FRD001320--Creditnet Enrollment Form.	
	C577	FRD001321--Creditnet Enrollment Form.	
	C578	FRD001322--Creditnet Enrollment Form.	
	C579	FRD001323--Creditnet Enrollment Form.	
	C580	FRD001324--Creditnet Enrollment Form.	
	C581	FRD001325--Creditnet Enrollment Form.	
	C582	FRD001326--Creditnet Enrollment Form.	
	C583	FRD001327--Creditnet Enrollment Form.	
	C584	FRD001328--Creditnet Enrollment Form.	
	C585	FRD001329--Creditnet Enrollment Form.	
	C586	FRD001330--Creditnet Enrollment Form.	
	C587	FRD001331--Creditnet Enrollment Form.	
	C588	FRD001332--Creditnet Enrollment Form.	
	C589	FRD001333--Creditnet Enrollment Form.	
	C590	FRD001334--Creditnet Enrollment Form.	
	C591	FRD001335--Creditnet Enrollment Form.	
	C592	FRD001336--Creditnet Enrollment Form.	
	C593	FRD001337--Creditnet Enrollment Form.	
	C594	FRD001338--Creditnet Enrollment Form.	
	C595	FRD001339--Creditnet Enrollment Form.	
	C596	FRD001340--Creditnet Enrollment Form.	
	C597	FRD001341--Creditnet Enrollment Form.	
	C598	FRD001342--Creditnet Enrollment Form.	
FWL	C599	FRD001343--Creditnet Enrollment Form.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	17	of	39	Attorney Docket Number	DLT-001DV2

mm	C600	FRD001345--Creditnet Enrollment Form.	
	C601	FRD001346--Creditnet Enrollment Form.	
	C602	FRD001347--Creditnet Enrollment Form.	
	C603	FRD001348--Creditnet Enrollment Form.	
	C604	FRD001349--Creditnet Enrollment Form.	
	C605	FRD001350--Creditnet Enrollment Form.	
	C606	FRD001351--Creditnet Enrollment Form.	
	C607	FRD001352--Creditnet Enrollment Form.	
	C608	FRD001353--Creditnet Enrollment Form.	
	C609	FRD001354--Creditnet Enrollment Form.	
	C610	FRD001355--Creditnet Enrollment Form.	
	C611	FRD001356--Creditnet Enrollment Form.	
	C612	FRD001357--Creditnet Enrollment Form.	
	C613	FRD001358--Creditnet Enrollment Form.	
	C614	FRD001359--Creditnet Enrollment Form.	
	C615	FRD001360--Creditnet Enrollment Form.	
	C616	FRD001361--Creditnet Enrollment Form.	
	C617	FRD001362--Creditnet Enrollment Form.	
	C618	FRD001363--Creditnet Enrollment Form.	
	C619	FRD001365--Creditnet Enrollment Form.	
	C620	FRD001366--Creditnet Enrollment Form.	
	C621	FRD001367--Creditnet Enrollment Form.	
	C622	FRD001368--Creditnet Enrollment Form.	
	C623	FRD001369--Creditnet Enrollment Form.	
	C624	FRD001370--Creditnet Enrollment Form.	
	C625	FRD001371--Creditnet Enrollment Form.	
	C626	FRD001372--Creditnet Enrollment Form.	
	C627	FRD001373--Creditnet Enrollment Form.	
	C628	FRD001374--Creditnet Enrollment Form.	
	C629	FRD001375--Creditnet Enrollment Form.	
	C630	FRD001376--Creditnet Enrollment Form.	
	C631	FRD001377--Creditnet Enrollment Form.	
	C632	FRD001378--Creditnet Enrollment Form.	
	C633	FRD001379--Creditnet Enrollment Form.	
	C634	FRD001380--Creditnet Enrollment Form.	
	C635	FRD001381--Creditnet Enrollment Form.	
	C636	FRD001382--Creditnet Enrollment Form.	
	C637	FRD001383--Creditnet Enrollment Form.	
	C638	FRD001384--Creditnet Enrollment Form.	
	C639	FRD001385--Creditnet Enrollment Form.	
	C640	FRD001386--Creditnet Enrollment Form.	
	C641	FRD001387--Creditnet Enrollment Form.	
	C642	FRD001388--Creditnet Enrollment Form.	
	C643	FRD001389--Creditnet Enrollment Form.	
	C644	FRD001390--Creditnet Enrollment Form.	
mm	C645	FRD001391--Creditnet Enrollment Form.	

Examiner Signature	N. Nguyen	Date Considered	9/19/07
--------------------	-----------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	<del>3609</del> 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	18	of	39	Attorney Docket Number	DLT-001DV2

mw	C646	FRD001392--Creditnet Enrollment Form.	
	C647	FRD001393--Creditnet Enrollment Form.	
	C648	FRD001394--Creditnet Enrollment Form.	
	C649	FRD001395--Creditnet Enrollment Form.	
	C650	FRD001396--Creditnet Enrollment Form.	
	C651	FRD001397--Creditnet Enrollment Form.	
	C652	FRD001398--Creditnet Enrollment Form.	
	C653	FRD001399--Creditnet Enrollment Form.	
	C654	FRD001400--Creditnet Enrollment Form.	
	C655	FRD001401--Creditnet Enrollment Form.	
	C656	FRD001402--Creditnet Enrollment Form.	
	C657	FRD001403--Creditnet Enrollment Form.	
	C658	FRD001404--Creditnet Enrollment Form.	
	C659	FRD001405--Creditnet Enrollment Form.	
	C660	FRD001406--Creditnet Enrollment Form.	
	C661	FRD001407--Creditnet Enrollment Form.	
	C662	FRD001408--Creditnet Enrollment Form.	
	C663	FRD001409--Creditnet Enrollment Form.	
	C664	FRD001410--Creditnet Enrollment Form.	
	C665	FRD001411--Creditnet Enrollment Form.	
	C666	FRD001412--Creditnet Enrollment Form.	
	C667	FRD001413--Creditnet Enrollment Form.	
	C668	FRD001414--Creditnet Enrollment Form.	
	C669	FRD001415--Creditnet Enrollment Form.	
	C670	FRD001416--Creditnet Enrollment Form.	
	C671	FRD001417--Creditnet Enrollment Form.	
	C672	FRD001418--Creditnet Enrollment Form.	
	C673	FRD001419--Creditnet Enrollment Form.	
	C674	FRD001420--Creditnet Enrollment Form.	
	C675	FRD001421--Creditnet Enrollment Form.	
	C676	FRD001422--Creditnet Enrollment Form.	
	C677	FRD001423--Creditnet Enrollment Form.	
	C678	FRD001424--Creditnet Enrollment Form.	
	C679	FRD001425--Creditnet Enrollment Form.	
	C680	FRD001426--Creditnet Enrollment Form.	
	C681	FRD001427--Creditnet Enrollment Form.	
	C682	FRD001428--Creditnet Enrollment Form.	
	C683	FRD001429--Creditnet Enrollment Form.	
	C684	FRD001430--Creditnet Enrollment Form.	
	C685	FRD001431--Creditnet Enrollment Form.	
	C686	FRD001432--Creditnet Enrollment Form.	
	C687	FRD001433--Creditnet Enrollment Form.	
	C688	FRD001434--Creditnet Enrollment Form.	
	C689	FRD001435--Creditnet Enrollment Form.	
	C690	FRD001436--Creditnet Enrollment Form.	
mw	C691	FRD001437--Creditnet Enrollment Form.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete If Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	19	of	39	Attorney Docket Number	DLT-001DV2

✓	C692	FRD001438--Creditnet Enrollment Form.	
	C693	FRD001439--Creditnet Enrollment Form.	
	C694	FRD001440--Creditnet Enrollment Form.	
	C695	FRD001441--Creditnet Enrollment Form.	
	C696	FRD001442--Creditnet Enrollment Form.	
	C697	FRD001443--Creditnet Enrollment Form.	
	C698	FRD001444--Creditnet Enrollment Form.	
	C699	FRD001445--Creditnet Enrollment Form.	
	C700	FRD001446--Creditnet Enrollment Form.	
	C701	FRD001447--Creditnet Enrollment Form.	
	C702	FRD001448--Creditnet Enrollment Form.	
	C703	FRD001449--Creditnet Enrollment Form.	
	C704	FRD001450--Creditnet Enrollment Form.	
	C705	FRD001451--Creditnet Enrollment Form.	
	C706	FRD001452--Creditnet Enrollment Form.	
	C707	FRD001453--Creditnet Enrollment Form.	
	C708	FRD001454--Creditnet Enrollment Form.	
	C709	FRD001455--Creditnet Enrollment Form.	
	C710	FRD001456--Creditnet Enrollment Form.	
	C711	FRD001457--Creditnet Enrollment Form.	
	C712	FRD001458--Creditnet Enrollment Form.	
	C713	FRD001459--Creditnet Enrollment Form.	
	C714	FRD001460--Creditnet Enrollment Form.	
	C715	FRD001461--Creditnet Enrollment Form.	
	C716	FRD001462--Creditnet Enrollment Form.	
	C717	FRD001463--Creditnet Enrollment Form.	
	C718	FRD001464--Creditnet Enrollment Form.	
	C719	FRD001465--Creditnet Enrollment Form.	
	C720	FRD001466--Creditnet Enrollment Form.	
	C721	FRD001467--Creditnet Enrollment Form.	
	C722	FRD001469--Corres. to Glen Pellock.	
	C723	FRD001470--Creditnet Enrollment Form.	
	C724	FRD001471--Creditnet Enrollment Form.	
	C725	FRD001472--Creditnet Enrollment Form.	
	C726	FRD001473--Creditnet Enrollment Form.	
	C727	FRD001474--Creditnet Enrollment Form.	
	C728	FRD001475--Creditnet Enrollment Form.	
	C729	FRD001476--Additional Creditnet system for North Florida Lincoln-Mercury.	
	C730	FRD001477-FRD001478--Creditnet Enrollment Form.	
	C731	FRD001479--Creditnet Enrollment Form.	
	C732	FRD001480--Creditnet Enrollment Form.	
	C733	FRD001481--Creditnet Enrollment Form.	
	C734	FRD001482--Creditnet Enrollment Form.	
	C735	FRD001483--Creditnet Enrollment Form.	
	C736	FRD001484--Creditnet Enrollment Form.	
✓	C737	FRD001485--Creditnet Enrollment Form.	

Examiner Signature	N. Nguyen	Date Considered	9/19/07
--------------------	-----------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete If Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	20	of	39	Attorney Docket Number	DLT-001DV2

mm	C738	FRD001486--Creditnet Enrollment Form.	
	C739	FRD001487--Creditnet Enrollment Form.	
	C740	FRD001488--Creditnet Enrollment Form.	
	C741	FRD001489--Creditnet Enrollment Form.	
	C742	FRD001490--Creditnet Enrollment Form.	
	C743	FRD001491--Creditnet Enrollment Form.	
	C744	FRD001492--Creditnet Enrollment Form.	
	C745	FRD001493--Creditnet Enrollment Form.	
	C746	FRD001494--Creditnet Enrollment Form.	
	C747	FRD001495--Creditnet Enrollment Form.	
	C748	FRD001496--Creditnet Enrollment Form.	
	C749	FRD001497--Creditnet Enrollment Form.	
	C750	FRD001498-FRD001499--Creditnet Enrollment Form.	
	C751	FRD001500--Creditnet Enrollment Form.	
	C752	FRD001501--Creditnet Enrollment Form.	
	C753	FRD001502-FRD001503--Creditnet Enrollment Form.	
	C754	FRD001504--Creditnet Enrollment Form.	
	C755	FRD001505--Creditnet Enrollment Form.	
	C756	FRD001506--Creditnet Enrollment Form.	
	C757	FRD001507--Creditnet Enrollment Form.	
	C758	FRD001508--Creditnet Enrollment Form.	
	C759	FRD001509--Creditnet Enrollment Form.	
	C760	FRD001510-FRD001511--Creditnet Enrollment Form.	
	C761	FRD001512--Creditnet Enrollment Form.	
	C762	FRD001513--Creditnet Enrollment Form.	
	C763	FRD001514--Creditnet Enrollment Form.	
	C764	FRD001515--Creditnet Enrollment Form.	
	C765	FRD001516--Creditnet Enrollment Form.	
	C766	FRD001517--Creditnet Enrollment Form.	
	C767	FRD001518--Creditnet Enrollment Form.	
	C768	FRD001519--Creditnet Enrollment Form.	
	C769	FRD001520--Creditnet Enrollment Form.	
	C770	FRD001521--Creditnet Enrollment Form.	
	C771	FRD001522--Creditnet Enrollment Form.	
	C772	FRD001523-FRD001524--Creditnet Enrollment Form.	
	C773	FRD001525--Creditnet Enrollment Form.	
	C774	FRD001526--Fax Regarding Stand Alone Terminal.	
	C775	FRD001527--Letter requesting Approval.	
	C776	FRD001528--Creditnet Enrollment Form.	
	C777	FRD001529--Creditnet Enrollment Form.	
	C778	FRD001530--Creditnet Enrollment Form.	
	C779	FRD001531--Memo regarding Stand Alone Equipment.	
	C780	FRD001532-FRD001533--Creditnet Enrollment Form.	
	C781	FRD001534-FRD001535--Creditnet Enrollment Form.	
	C782	FRD001536--Creditnet Enrollment Form.	
mm	C783	FRD001537-FRD001538--Request for replacement of stand alone terminal.	

Examiner Signature	Nguyen	Date Considered	9/19/07
--------------------	--------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	21	of	39	Attorney Docket Number	DLT-001DV2

ML	C784	FRD001539--Creditnet Enrollment Form.	
	C785	FRD001540--Creditnet Enrollment Form.	
	C786	FRD001541--Creditnet Enrollment Form.	
	C787	FRD001542--Creditnet Enrollment Form.	
	C788	FRD001543--Creditnet Enrollment Form.	
	C789	FRD001544--Creditnet Enrollment Form.	
	C790	FRD001545--Creditnet Enrollment Form.	
	C791	FRD001546--Creditnet Enrollment Form.	
	C792	FRD001547-FRD001549--Creditnet Enrollment Form.	
	C793	FRD001550--Creditnet Enrollment Form.	
	C794	FRD001551--Creditnet Enrollment Form.	
	C795	FRD001552--Creditnet Enrollment Form.	
	C796	FRD001553--Creditnet Enrollment Form.	
	C797	FRD001554--Creditnet Enrollment Form.	
	C798	FRD001545--Creditnet Enrollment Form.	
	C799	FRD001546-FRD001557--Creditnet Enrollment Form.	
	C800	FRD001558--Creditnet Enrollment Form.	
	C801	FRD001559--Creditnet Enrollment Form.	
	C802	FRD001560--Creditnet Enrollment Form.	
	C803	FRD001561--Creditnet Enrollment Form.	
	C804	FRD001562--Southeastern Region 12/7.	
	C805	FRD001563--Corres. From Ford Motor Credit Co. to Mr. A. Wagner.	
	C806	FRD001564--Creditnet Enrollment Form.	
	C807	FRD001565--Creditnet Enrollment Form.	
	C808	FRD001566--Dealer info re: Harold Skinner.	
	C809	FRD001567--Creditnet Enrollment Form.	
	C810	FRD001568--Two Way Memo to Credit-Net.	
	C811	FRD001569--Creditnet Enrollment Form.	
	C812	FRD001570--Creditnet Enrollment Form.	
	C813	FRD001571--Creditnet Enrollment Form.	
	C814	FRD001572--Creditnet Enrollment Form.	
	C815	FRD001573--Creditnet Enrollment Form.	
	C816	FRD001574--Creditnet Enrollment Form.	
	C817	FRD001575--Corres. From Ford Motor Credit Co. to L. Adamus.	
	C818	FRD001576--Creditnet Enrollment Form.	
	C819	FRD001577--Corres. From Ford Motor Credit Co. to Linda.	
	C820	FRD001578--Creditnet Enrollment Form.	
	C821	FRD001579--Creditnet Enrollment Form.	
	C822	FRD001580--Creditnet Enrollment Form.	
	C823	FRD001581--Creditnet Enrollment Form.	
	C824	FRD001582--Corres. from Ford Motor Credit to George.	
	C825	FRD001583--Creditnet Enrollment Form.	
	C826	FRD001584--Creditnet Enrollment Form.	
	C827	FRD001585--Corres from Ford Motor Credit to Mr. Fitzgerald.	
	C828	FRD001586--Creditnet Enrollment Form.	
nm	C829	FRD001587--Corres. from Ford Motor Credit to Mr. Kozel.	

Examiner Signature	Nguyen	Date Considered	9/19/07
--------------------	--------	-----------------	---------

Substitute for form 1449/PTO		<b>Complete if Known</b>	
		Application Number	10/650,389
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Filing Date	August 28, 2003
		First Named Inventor	James R. DeFrancesco
		Art Unit	3609 3692
		Examiner Name	W. E. Bankins N. Nguyen
Sheet	22	of	39
		Attorney Docket Number	DLT-001DV2

nm	C830	FRD001588--Creditnet Enrollment Form.	
1	C831	FRD001589--Corres. from Ford Motor Credit to Mr. Kozel.	
	C832	FRD001590--Creditnet Enrollment Form.	
	C833	FRD001591--Creditnet Enrollment Form.	
	C834	FRD001592--Creditnet Enrollment Form.	
	C835	FRD001593--Corres. From Ford Motor Credit Co. to Mr. A. Wagner.	
	C836	FRD001594--Creditnet Enrollment Form.	
	C837	FRD001595--Creditnet Enrollment Form.	
	C838	FRD001596--Creditnet Enrollment Form.	
	C839	FRD001597--Corres. From Ford Motor Credit Co. to Mr. A. Wagner.	
	C840	FRD001598--Creditnet Enrollment Form.	
	C841	FRD001599--Creditnet Enrollment Form.	
	C842	FRD001600--Creditnet Enrollment Form.	
	C843	FRD001601--Corres. from Ford Motor Credit to A. Wagner.	
	C844	FRD001602--Creditnet Enrollment Form.	
	C845	FRD001603--Creditnet Enrollment Form.	
	C846	FRD001604--Creditnet Enrollment Form.	
	C847	FRD001605--Creditnet Enrollment Form.	
	C848	FRD001606--Corres. from Ford Motor Credit to A. Wagner.	
	C849	FRD001607--Corres. from Ford Motor Credit to A. Wagner.	
	C850	FRD001608--Creditnet Enrollment Form.	
	C851	FRD001609--Creditnet Enrollment Form.	
	C852	FRD001610--Memo to L. Adamus.	
	C853	FRD001611--Memo to L. Adamus.	
	C854	FRD001612--Creditnet Enrollment Form.	
	C855	FRD001613--Fax cover to L. Adamus.	
	C856	FRD001614--Creditnet Enrollment Form.	
	C857	FRD001615--Creditnet Enrollment Form.	
	C858	FRD001616--Creditnet Enrollment Form.	
	C859	FRD001617--Creditnet Enrollment Form.	
	C860	FRD001618--Creditnet Enrollment Form.	
	C861	FRD001619--Creditnet Enrollment Form.	
	C862	FRD001620--Creditnet Enrollment Form.	
	C863	FRD001621--Creditnet Enrollment Form.	
	C864	FRD001622--Creditnet Enrollment Form.	
	C865	FRD001623--Creditnet Enrollment Form.	
	C866	FRD001624--Creditnet Enrollment Form.	
	C867	FRD001625--Two Way Memo to M. Kozel.	
	C868	FRD001626--Creditnet Enrollment Form.	
	C869	FRD001627--Creditnet Enrollment Form.	
	C870	FRD001628--Dealer info. Re: H. Hopkins.	
	C871	FRD001629--Creditnet Enrollment Form.	
	C872	FRD001630--Creditnet Enrollment Form.	
✓	C873	FRD001631--Corres. from Ford Motor Credit to Mr. Kozel.	
	C874	FRD001632--Creditnet Enrollment Form.	
nm	C875	FRD001633--Creditnet Enrollment Form.	

Examiner Signature	N. Nguyen	Date Considered	9/19/07
--------------------	-----------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	23	of	39	Attorney Docket Number	DLT-001DV2

mm	C876	FRD001634--Creditnet Enrollment Form.	
	C877	FRD001635--Creditnet Enrollment Form.	
	C878	FRD001636--Creditnet Enrollment Form.	
	C879	FRD001637--Creditnet Enrollment Form.	
	C880	FRD001638--Creditnet Enrollment Form.	
	C881	FRD001639--Two Way Memo to M. Kozel.	
	C882	FRD001640--Creditnet Enrollment Form.	
	C883	FRD001641--Corres. From Ford Motor Credit Co. to L. Adamus.	
	C884	FRD001642--Creditnet Enrollment Form.	
	C885	FRD001643--Corres. From Ford Motor Credit Co. to L. Adamus.	
	C886	FRD001644--Creditnet Enrollment Form.	
	C887	FRD001645--Two Way Memo to M. Kozel.	
	C888	FRD001646--Creditnet Enrollment Form.	
	C889	FRD001647--Creditnet Enrollment Form.	
	C890	FRD001648--Creditnet Enrollment Form.	
	C891	FRD001649--Creditnet Enrollment Form.	
	C892	FRD001650--Written notes from Jul. 12, 1993.	
	C893	FRD001651--Memo to J. Wardwell.	
	C894	FRD001652--Creditnet Enrollment Form.	
	C895	FRD001653--Two Way Memo to J. Chadwick.	
	C896	FRD001654--Creditnet Enrollment Form.	
	C897	FRD001655--Creditnet Enrollment Form.	
	C898	FRD001656--Creditnet Enrollment Form.	
	C899	FRD001657--Creditnet Enrollment Form.	
	C900	FRD001658--Two Way Memo to L. Adamus.	
	C901	FRD001659--Creditnet Enrollment Form.	
	C902	FRD001660--Creditnet Enrollment Form.	
	C903	FRD001661--Creditnet Enrollment Form.	
	C904	FRD001662--Creditnet Enrollment Form.	
	C905	FRD001663--Creditnet Enrollment Form.	
	C906	FRD001664--Creditnet Enrollment Form.	
	C907	FRD001665--Corres. from Ford Motor Credit Co. to A. Wagner.	
	C908	FRD001666--Creditnet Enrollment Form.	
	C909	FRD001667--Creditnet Enrollment Form.	
	C910	FRD001668--Creditnet Enrollment Form.	
	C911	FRD001669--Creditnet Enrollment Form.	
	C912	FRD001670--Creditnet Enrollment Form.	
	C913	FRD001671--Creditnet Enrollment Form.	
	C914	FRD001672--Creditnet Enrollment Form.	
	C915	FRD001673--Creditnet Enrollment Form.	
	C916	FRD001674--Creditnet Enrollment Form.	
	C917	FRD001675--Creditnet Enrollment Form.	
	C918	FRD001676--Creditnet Enrollment Form.	
	C919	FRD001677--Creditnet Enrollment Form.	
	C920	FRD001678--Creditnet Enrollment Form.	
mm	C921	FRD001679--Creditnet Enrollment Form.	

Examiner Signature	Nguyen	Date Considered	9/19/07
--------------------	--------	-----------------	---------



Substitute for form 1449/PTO		<b>Complete if Known</b>	
		Application Number	10/650,389
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>		Filing Date	August 28, 2003
		First Named Inventor	James R. DeFrancesco
		Art Unit	3609 3692
		Examiner Name	W. E. Bankins N. Nguyen
Sheet	24	of	39
		Attorney Docket Number	DLT-001DV2

✓	C922	FRD001680--Creditnet Enrollment Form.	
	C923	FRD001681--Creditnet Enrollment Form.	
	C924	FRD001682--Creditnet Enrollment Form.	
	C925	FRD001683--Creditnet Enrollment Form.	
	C926	FRD001684--Creditnet Enrollment Form.	
	C927	FRD001685--Creditnet Enrollment Form.	
	C928	FRD001686--Creditnet Enrollment Form.	
	C929	FRD001687--Creditnet Enrollment Form.	
	C930	FRD001688--Creditnet Enrollment Form.	
	C931	FRD001689--Creditnet Enrollment Form.	
	C932	FRD001690--Creditnet Enrollment Form.	
	C933	FRD001691--Creditnet Enrollment Form.	
	C934	FRD001692--Dealer Info. Re: Cisco Ford Inc.	
	C935	FRD001693--Creditnet Enrollment Form.	
	C936	FRD001694--Creditnet Enrollment Form.	
	C937	FRD001695--Creditnet Enrollment Form.	
	C938	FRD001696--Creditnet Enrollment Form.	
	C939	FRD001697--Creditnet Enrollment Form.	
	C940	FRD001698--Creditnet Enrollment Form.	
	C941	FRD001699--Creditnet Enrollment Form.	
	C942	FRD001700--Memo from Ford Motor Credit Co. to A. Wagner.	
	C943	FRD001701--Creditnet Enrollment Form.	
	C944	FRD001702--Two Way Memo to A. Wagner.	
	C945	FRD001703--Creditnet Enrollment Form.	
	C946	FRD001704--Creditnet Enrollment Form.	
	C947	FRD001705--Two Way Memo to A. Wagner.	
	C948	FRD001706--Creditnet Enrollment Form.	
	C949	FRD001707--Creditnet Enrollment Form.	
	C950	FRD001708--Creditnet Enrollment Form.	
	C951	FRD001709--Creditnet Enrollment Form.	
	C952	FRD001710--Creditnet Enrollment Form.	
	C953	FRD001711--Creditnet Enrollment Form.	
	C954	FRD001712--Creditnet Enrollment Form.	
	C955	FRD001713--Creditnet Enrollment Form.	
	C956	FRD001714--Creditnet Enrollment Form.	
	C957	FRD001715--Creditnet Enrollment Form.	
	C958	FRD001716--Creditnet Enrollment Form.	
	C959	FRD001717--Creditnet Enrollment Form.	
	C960	FRD001718--Creditnet Enrollment Form.	
	C961	FRD001719--Creditnet Enrollment Form.	
	C962	FRD001720--Creditnet Enrollment Form.	
	C963	FRD001721--Fax Cover Sheet to L. Adamus.	
	C964	FRD001722--Memo to A. Wagner.	
	C965	FRD001723--Creditnet Enrollment Form.	
✓	C966	FRD001724--Memo to Dearman Ford.	
✓	C967	FRD001725--Creditnet Enrollment Form.	

Examiner Signature	Nguyen	Date Considered	9/19/07
--------------------	--------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	25	of	39	Attorney Docket Number	DLT-001DV2

mm	C968	FRD001726--Two Way Memo to L. Adamus.	
	C969	FRD001727--Creditnet Enrollment Form.	
	C970	FRD001728--Creditnet Enrollment Form.	
	C971	FRD001729--Dealer Buyout, Prior William Mizell.	
	C972	FRD001730--Creditnet Enrollment Form.	
	C973	FRD001731--Creditnet Enrollment Form.	
	C974	FRD001732--Creditnet Enrollment Form.	
	C975	FRD001733--Creditnet Enrollment Form.	
	C976	FRD001734--Creditnet Enrollment Form.	
	C977	FRD001735--Memo From Ford Motor Credit Co. to L. Adamus.	
	C978	FRD001736--Creditnet Enrollment Form.	
	C979	FRD001737--Creditnet Enrollment Form.	
	C980	FRD001738--Creditnet Enrollment Form.	
	C981	FRD001739--Creditnet Enrollment Form.	
	C982	FRD001740--Memo from Ford Motor Credit Co. to M. Kozel.	
	C983	FRD001741--Creditnet Enrollment Form.	
	C984	FRD001742--Creditnet Enrollment Form.	
	C985	FRD001743--Creditnet Enrollment Form.	
	C986	FRD001744--Creditnet Enrollment Form.	
	C987	FRD001745--Hand written notes.	
	C988	FRD001746--Creditnet Enrollment Form.	
	C989	FRD001747--Creditnet Enrollment Form.	
	C990	FRD001748--Creditnet Enrollment Form.	
	C991	FRD001749--Creditnet Enrollment Form.	
	C992	FRD001750--Creditnet Enrollment Form.	
	C993	FRD001751--Creditnet Enrollment Form.	
	C994	FRD001752--Hand written notes.	
	C995	FRD001753--Creditnet Enrollment Form.	
	C996	FRD001754--Creditnet Enrollment Form.	
	C997	FRD001755--Creditnet Enrollment Form.	
	C998	FRD001756--Creditnet Enrollment Form.	
	C999	FRD001757--Hand written notes.	
	C1000	FRD001758--Creditnet Enrollment Form.	
	C1001	FRD001759--Creditnet Enrollment Form.	
	C1002	FRD001760--Hand written notes.	
	C1003	FRD001761--Creditnet Enrollment Form.	
	C1004	FRD001762--Creditnet Enrollment Form.	
	C1005	FRD001763--Hand written notes.	
	C1006	FRD001764--Creditnet Enrollment Form.	
	C1007	FRD001765--Creditnet Enrollment Form.	
	C1008	FRD001766--Hand written notes.	
	C1009	FRD001767--Creditnet Enrollment Form.	
	C1010	FRD001768--Creditnet Enrollment Form.	
✓	C1011	FRD001769--Creditnet Enrollment Form.	
	C1012	FRD001770--Creditnet Enrollment Form.	
mm	C1013	FRD001771--Creditnet Enrollment Form.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
--------------------	------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>			<b>Complete If Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>3609</del> 3692	
Examiner Name	W. E. Rankins N. Nguyen				
Sheet	26	of	39	Attorney Docket Number	DLT-001DV2

11/2	C1014	FRD001772--Creditnet Enrollment Form.	
1	C1015	FRD001773--Creditnet Enrollment Form.	
	C1016	FRD001774--Hand written note.	
	C1017	FRD001775--Hand written letter to Mr. Chadwick.	
	C1018	FRD001776--Creditnet Enrollment Form.	
	C1019	FRD001777--Creditnet Enrollment Form.	
	C1020	FRD001778--Corres from Ford Motor Credit Co. to Mr. Chadwick.	
	C1021	FRD001779--Creditnet Enrollment Form.	
	C1022	FRD001780--Creditnet Enrollment Form.	
	C1023	FRD001781--Creditnet Enrollment Form.	
	C1024	FRD001782--Creditnet Enrollment Form.	
	C1025	FRD001783--Creditnet Enrollment Form.	
	C1026	FRD001784--Creditnet Enrollment Form.	
	C1027	FRD001785--Creditnet Enrollment Form.	
	C1028	FRD001786--Creditnet Enrollment Form.	
	C1029	FRD001787--Hand written notes from S. Charles.	
	C1030	FRD001788--Document cover sheet.	
	C1031	FRD001789--Creditnet Enrollment Form.	
	C1032	FRD001790--Hand written notes from S. Charles.	
	C1033	FRD001791--Creditnet Enrollment Form.	
	C1034	FRD001792--Creditnet Enrollment Form.	
	C1035	FRD001793--Creditnet Enrollment Form.	
	C1036	FRD001794--Creditnet Enrollment Form.	
	C1037	FRD001795--Creditnet Enrollment Form.	
	C1038	FRD001796--Creditnet Enrollment Form.	
	C1039	FRD001797--Creditnet Enrollment Form.	
	C1040	FRD001798--Creditnet Enrollment Form.	
	C1041	FRD001799--Creditnet Enrollment Form.	
	C1042	FRD001800--Creditnet Enrollment Form.	
	C1043	FRD001801--Creditnet Enrollment Form.	
	C1044	FRD001802--Creditnet Enrollment Form.	
	C1045	FRD001803--Creditnet Enrollment Form.	
	C1046	FRD001804--Creditnet Enrollment Form.	
	C1047	FRD001805--Creditnet Enrollment Form.	
	C1048	FRD001806--Creditnet Enrollment Form.	
	C1049	FRD001807--Creditnet Enrollment Form.	
	C1050	FRD001808--Two way memo to A. Wagner.	
	C1051	FRD001809--Hand written notes from L. Woodward.	
	C1052	FRD001810--Creditnet Enrollment Form.	
	C1053	FRD001811--Creditnet Enrollment Form.	
	C1054	FRD001812--Creditnet Enrollment Form.	
	C1055	FRD001813--Creditnet Enrollment Form.	
	C1056	FRD001814--Creditnet Enrollment Form.	
	C1057	FRD001815--Creditnet Enrollment Form.	
✓	C1058	FRD001816--Creditnet Enrollment Form.	
11/2	C1059	FRD001817--Creditnet Enrollment Form.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
--------------------	------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	27	of	39	Attorney Docket Number	DLT-001DV2

nm	C1060	FRD001818--Creditnet Enrollment Form.	
	C1061	FRD001819--Creditnet Enrollment Form.	
	C1062	FRD001820--Creditnet Enrollment Form.	
	C1063	FRD001821--Memo to Mr. Wagner.	
	C1064	FRD001822--Creditnet Enrollment Form.	
	C1065	FRD001823--Memo from COIN Dealership.	
	C1066	FRD001824--Creditnet Enrollment Form.	
	C1067	FRD001825--Memo to J. Chadwick.	
	C1068	FRD001826--Creditnet Enrollment Form.	
	C1069	FRD001827--Creditnet Enrollment Form.	
	C1070	FRD001828--Memo to G. Krucek.	
	C1071	FRD001829--Creditnet Enrollment Form.	
	C1072	FRD001830--Creditnet Enrollment Form.	
	C1073	FRD001831--Creditnet Enrollment Form.	
	C1074	FRD001832--Creditnet Enrollment Form.	
	C1075	FRD001833--Creditnet Enrollment Form.	
	C1076	FRD001834--Creditnet Enrollment Form.	
	C1077	FRD001835--Creditnet Enrollment Form.	
	C1078	FRD001836--Creditnet Enrollment Form.	
	C1079	FRD001837--Creditnet Enrollment Form.	
	C1080	FRD001838--Creditnet Enrollment Form.	
	C1081	FRD001839--Memo to L. Adamus.	
	C1082	FRD001840--Creditnet Enrollment Form.	
	C1083	FRD001841--Creditnet Enrollment Form.	
	C1084	FRD001842--Total Active Dealers by Region.	
	C1085	FRD001843--Creditnet Enrollment Form.	
	C1086	FRD001844--Creditnet Enrollment Form.	
	C1087	FRD001845--Creditnet Enrollment Form.	
	C1088	FRD001846--Creditnet Enrollment Form.	
	C1089	FRD001847--Creditnet Enrollment Form.	
	C1090	FRD001848--Fax Cover from COIN Dealership.	
	C1091	FRD001849--Creditnet Enrollment Form.	
	C1092	FRD001850--Creditnet Enrollment Form.	
	C1093	FRD001851--Creditnet Enrollment Form.	
	C1094	FRD001852--Creditnet Enrollment Form.	
	C1095	FRD001853--Creditnet Enrollment Form.	
	C1096	FRD001854--Creditnet Enrollment Form.	
	C1097	FRD001855--Creditnet Enrollment Form.	
	C1098	FRD001856--Creditnet Enrollment Form.	
	C1099	FRD001857--Creditnet Enrollment Form.	
	C1100	FRD001858--Creditnet Enrollment Form.	
	C1101	FRD001859--Creditnet Enrollment Form.	
	C1102	FRD001860--Memo to G. Krucek.	
	C1103	FRD001861--Creditnet Enrollment Form.	
	C1104	FRD001862--Creditnet Enrollment Form.	
nm	C1105	FRD001863--Memo to G. Krucek.	

Examiner Signature	Nguyen	Date Considered	9/19/07
--------------------	--------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3809 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	28	of	39	Attorney Docket Number	DLT-001DV2

mm	C1106	FRD001864--Creditnet Enrollment Form.	
	C1107	FRD001865--Jan. 8, 1992 fax transmission cover sheet to Linda from R. Moore.	
	C1108	FRD001866--Creditnet Enrollment Form.	
	C1109	FRD001867-FRD001869--Creditnet Enrollment Form--Town & Country Ford.	
	C1110	FRD001870-FRD001871--Creditnet Enrollment Form--Bill Hood Ford.	
	C1111	FRD001872-FRD001873--Creditnet Enrollment Form--Danny Belyeu Ford-Lincoln-Mercury.	
	C1112	FRD001874--Creditnet Enrollment Form--Sunrise Olds-Toyota Inc.	
	C1113	FRD001875-FRD001876--Creditnet Enrollment Form--Griffin Ford Lincoln Mercury Inc.	
	C1114	FRD001877-FRD001878--Creditnet Enrollment Form--Hayden Royan Inc. DBA Flamingo Ford.	
	C1115	FRD001879--Creditnet Enrollment Form--Highlife Ford Inc. DBA Sunshine Ford.	
	C1116	FRD001880--Creditnet Enrollment Form--Baugh Ford-Mercury Inc.	
	C1117	FRD001881--Creditnet Enrollment Form--Havana Ford, Inc.	
	C1118	FRD001882--Creditnet Enrollment Form--Gatorland Motor Company d/b/a Gatorland Toyota.	
	C1119	FRD001883-FRD001884--Creditnet Enrollment Form -Gatorland Motor Company d/b/a Gatorland Toyota.	
	C1120	FRD001885--Creditnet Enrollment Form--Maroone Auto Plaza.	
	C1121	FRD001886-FRD001887--Creditnet Enrollment Form--Deland Toyota.	
	C1122	FRD001888-FRD001891--Creditnet Enrollment Form--Hollywood Ford.	
	C1123	FRD001892--Creditnet Enrollment Form -VIP Lincoln Mercury.	
	C1124	FRD001893--Creditnet Enrollment Form--Quitman Motor Co. Inc.	
	C1125	FRD001894--Creditnet Enrollment Form.	
	C1126	FRD001895--Creditnet Enrollment Form.	
	C1127	FRD001896-FRD001897--Creditnet Enrollment Form--Grubbs Ford Lincoln Mercury Inc.	
	C1128	FRD001898--Creditnet Enrollment Form -Palatka Ford Mercury Inc.	
	C1129	FRD001899--Creditnet Enrollment Form--Faircloth Ford, Inc.	
	C1130	FRD001900--Creditnet Enrollment Form--Tropical Ford Inc.	
	C1131	FRD001901--Creditnet Enrollment Form--Cliff Motor Co. Inc.	
	C1132	FRD001902--Creditnet Enrollment Form--Cazenave Motor Co., Inc.	
	C1133	FRD001903--Creditnet Enrollment Form--Wayne Ford Inc.	
	C1134	FRD001904--Creditnet Enrollment Form--Harold Skinner Ford-Merc Inc.	
	C1135	FRD001905--Creditnet Enrollment Form.	
	C1136	FRD001906--Creditnet Enrollment Form.	
	C1137	FRD001907--Creditnet Enrollment Form.	
	C1138	FRD001908-FRD001911.	
	C1139	FRD001912--Creditnet Enrollment Form.	
	C1140	FRD001913--Creditnet Enrollment Form.	
	C1141	FRD001914--Creditnet Enrollment Form.	
	C1142	FRD001915--Creditnet Enrollment Form.	
	C1143	FRD001916--Creditnet Enrollment Form.	
	C1144	FRD001917-FRD001918--Creditnet Enrollment Form.	
	C1145	FRD001919- Creditnet Enrollment Form.	
	C1146	FRD001920--Creditnet Enrollment Form.	
	C1147	FRD001921--Creditnet Enrollment Form.	
	C1148	FRD001922-FRD001923--Creditnet Enrollment Form.	
mm	C1149	FRD001924--Creditnet Enrollment Form.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
--------------------	------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	29	of	39	Attorney Docket Number	DLT-001DV2

nm	C1150	FRD001925--Creditnet Enrollment Form.	
	C1151	FRD001926--Creditnet Enrollment Form.	
	C1152	FRD001927--Creditnet Enrollment Form.	
	C1153	FRD001928--Creditnet Enrollment Form.	
	C1154	FRD001929--Creditnet Enrollment Form.	
	C1155	FRD001930--Creditnet Enrollment Form.	
	C1156	FRD001931--FRD001935--Creditnet Enrollment Form.	
	C1157	FRD001936--Creditnet Enrollment Form.	
	C1158	FRD001937--Creditnet Enrollment Form.	
	C1159	FRD001939--Creditnet Enrollment Form.	
	C1160	FRD001941--Creditnet Enrollment Form.	
	C1161	FRD001942--Creditnet Enrollment Form.	
	C1162	FRD001943--Creditnet Enrollment Form.	
	C1163	FRD001944--Creditnet Enrollment Form.	
	C1164	FRD001945--Creditnet Enrollment Form.	
	C1165	FRD001947--Creditnet Enrollment Form.	
	C1166	FRD001948--Creditnet Enrollment Form.	
	C1167	FRD001949--Creditnet Enrollment Form.	
	C1168	FRD001951--Creditnet Enrollment Form.	
	C1169	FRD001953--Creditnet Enrollment Form.	
	C1170	FRD001954--Creditnet Enrollment Form.	
	C1171	FRD001955--Creditnet Enrollment Form.	
	C1172	FRD001956--Creditnet Enrollment Form.	
	C1173	FRD001958--Creditnet Enrollment Form.	
	C1174	FRD001960--Creditnet Enrollment Form.	
	C1175	FRD001964--Creditnet Enrollment Form.	
	C1176	FRD001965--Creditnet Enrollment Form.	
	C1177	FRD001967--Creditnet Enrollment Form.	
	C1178	FRD001968--Creditnet Enrollment Form.	
	C1179	FRD001969--Creditnet Enrollment Form.	
	C1180	FRD001970--Creditnet Enrollment Form.	
	C1181	FRD001971--Creditnet Enrollment Form.	
	C1182	FRD001972--Creditnet Enrollment Form.	
	C1183	FRD001973--Creditnet Enrollment Form.	
	C1184	FRD001974--Creditnet Enrollment Form.	
	C1185	FRD001975--Creditnet Enrollment Form.	
	C1186	FRD001976--Creditnet Enrollment Form--Bill Elliott Ford Merc.	
	C1187	FRD001977--Creditnet Enrollment Form--J.Williams Nissan.	
	C1188	FRD001978--Creditnet Enrollment Form--Jim Skinner Honda.	
	C1189	FRD001979--Creditnet Enrollment Form--Interstate Ford Inc.	
	C1190	FRD001980--Creditnet Enrollment Form--Sylvania Ford Mercury, Inc.	
	C1191	FRD001981--Creditnet Enrollment Form--Bev Smith Ford.	
	C1192	FRD001982--Creditnet Enrollment Form--Bev Smith Ford.	
	C1193	FRD001984--Creditnet Enrollment Form--Stadcom Lincoln Mercury.	
	C1194	FRD001986--Creditnet Enrollment Form--Frontier Ford L/M.	
nm	C1195	FRD001988--Creditnet Enrollment Form--Brumfield Motors Inc.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
--------------------	------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			<b>Complete If Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	3609 3692	
			Examiner Name	W. E. Rankins N. Nguyen	
Sheet	30	of	39	Attorney Docket Number	DLT-001DV2

mm	C1196	FRD001989--Creditnet Enrollment Form--Woody Anderson Ford.	
	C1197	FRD001990--Creditnet Enrollment Form--Hollywood Lincoln Mercury.	
	C1198	FRD001992--Creditnet Enrollment Form--Fort Myers Lincoln Mercury.	
	C1199	FRD001993--Creditnet Enrollment Form--Bondys Ford.	
	C1200	FRD001994--Creditnet Enrollment Form--Potamkin Toyota.	
	C1201	FRD001996--Creditnet Enrollment Form--Kirby Ford.	
	C1202	FRD001997--Creditnet Enrollment Form--Graham Chrysler Plymouth, Inc.	
	C1203	FRD001998--Two Way Memo re: T&J Ford, Inc.	
	C1204	FRD001999--Creditnet Enrollment Form--Jacky Jones Ford.	
	C1205	FRD002001--Creditnet Enrollment Form--Wayne Akers Ford Inc.	
	C1206	FRD002002--Creditnet Enrollment Form--Jim Quinlan Chevrolet.	
	C1207	FRD002003--Creditnet Enrollment Form--Shetler-Corley Ford, Inc.	
	C1208	FRD002005--Creditnet Enrollment Form--Bartow Ford Company.	
	C1209	FRD002006-Jul. 27, 1992 Interoffice Memo re: Bartow Ford Co.	
	C1210	FRD0020070--Creditnet Enrollment Form--Terry Ford.	
	C1211	FRD002008--Creditnet Enrollment Form--All Star Dodge-Isuzu.	
	C1212	FRD002010--Creditnet Enrollment Form--Paul James Ford.	
	C1213	FRD002011--Creditnet Enrollment Form--Gateway Motor Inc.	
	C1214	FRD002012--Creditnet Enrollment Form--Beaty Ford, Inc.	
	C1215	FRD002013--Creditnet Enrollment Form--Lakes Lincoln-Mercury, Inc.	
	C1216	FRD002014--Creditnet Enrollment Form--Jul. 8, 1993 memo to AJ Wagner re: Lakes Lincoln Mercury.	
	C1217	FRD002015--Creditnet Enrollment Form -Scarborough Motors.	
	C1218	FRD002016--Creditnet Enrollment Form--Palmetto Ford.	
	C1219	FRD002018--Creditnet Enrollment Form--Capital Lincoln-Mercury.	
	C1220	FRD002020--Creditnet Enrollment Form--Dennis Fronrath Chevrolet, Inc.	
	C1221	FRD002021--Creditnet Enrollment Form--Sam Galloway Ford.	
	C1222	FRD002022--Creditnet Enrollment Form--Supreme Olds-GMC, Chrysler Ply.	
	C1223	FRD002023--Creditnet Enrollment Form--North Palm L/M.	
	C1224	FRD002025--Creditnet Enrollment Form--North Palm Lincoln Mercury.	
	C1225	FRD002026--Creditnet Enrollment Form--Jacky Jones Ford of Blue Ridge.	
	C1226	FRD002027--Creditnet Enrollment Form--Cain Ford Lincoln Mercury.	
	C1227	FRD002028--Creditnet Enrollment Form--Warren Wooten Ford.	
	C1228	FRD002029--Creditnet Enrollment Form--Williams Automotive Inc. DBA Williams Mazda.	
	C1229	FRD002030--Creditnet Enrollment Form--Head Ford Mercury Lincoln Inc.	
	C1230	FRD002031--Creditnet Enrollment Form--Johnson Ford Sales Inc.	
	C1231	FRD002032--Creditnet Enrollment Form--Maroone Dodge, Inc.	
	C1232	FRD002033--Creditnet Enrollment Form--Jim Blackman.	
	C1233	FRD002034--Creditnet Enrollment Form--Dub Herring Ford Inc.	
	C1234	FRD002035--Creditnet Enrollment Form--Dub Herring Ford Inc.	
	C1235	FRD002036--Creditnet Enrollment Form--Lakes Lincoln-Mercury, Inc.	
	C1236	FRD002037--Creditnet Enrollment Form--Hab Ford.	
	C1237	FRD002038--Creditnet Enrollment Form--Black-Jack Inc. DBA Gary Smith Honda.	
	C1238	FRD002039--Creditnet Enrollment Form--Stuard Ford Lincoln Mercury Partners.	
	C1239	FRD002040--Creditnet Enrollment Form--Tom W. Carter Lincoln-Mercury, Inc.	
mm	C1240	FRD002041--Creditnet Enrollment Form--M.L. Husbands Ford Inc.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
--------------------	------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete If Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	31	of	39	Attorney Docket Number	DLT-001DV2

mm	C1241	FRD002042--Creditnet Enrollment Form--Searritt Motors.	
	C1242	FRD002043--Creditnet Enrollment Form--Newport Lincoln-Mercury.	
	C1243	FRD002044--Creditnet Enrollment Form--Marshall Bros. Lincoln Mercury.	
	C1244	FRD002047--Creditnet Enrollment Form--Hardy Chev-Geo.	
	C1245	FRD002048--Creditnet Enrollment Form--Butler Ford Mercury, Inc.	
	C1246	FRD002049--Creditnet Enrollment Form--Troy Ford Sales Inc.	
	C1247	FRD002051--Creditnet Enrollment Form--Shetler Lincoln Mercury Ltd.	
	C1248	FRD002053--Creditnet Enrollment Form--Kirk Auto Co.	
	C1249	FRD002054--Creditnet Enrollment Form--Tampa Honda Land.	
	C1250	FRD002055--Creditnet Enrollment Form--Resort Ford, Inc.	
	C1251	FRD002056--Creditnet Enrollment Form--Far of AL DBA Auburn Mazda.	
	C1252	FRD002057--Creditnet Enrollment Form--Haralson Ford Company.	
	C1253	FRD002058--Creditnet Enrollment Form--Alex Karras Lin-Mer.	
	C1254	FRD002059--Blank Sheet.	
	C1255	FRD002060--Creditnet Enrollment Form--Sapp Ford Co.	
	C1256	FRD002061--Creditnet Enrollment Form--McGarly Ford Inc.	
	C1257	FRD002062--Creditnet Enrollment Form--Gurdon Ford Inc.	
	C1258	FRD002063--Creditnet Enrollment Form--Noxubee Ford, Inc.	
	C1259	FRD002064--Creditnet Enrollment Form--Duval Acura At Regency.	
	C1260	FRD002065--Creditnet Enrollment Form--Freeway Ford, Inc.	
	C1261	FRD002066--Creditnet Enrollment Form--Germano Toyota.	
	C1262	FRD002067--Creditnet Enrollment Form--Gary Fronrath Chevrolet.	
	C1263	FRD002068--Creditnet Enrollment Form--Don Shetler Ford, Inc.	
	C1264	FRD002070--Creditnet Enrollment Form--Menten Motors, Inc. dba Chrysler Plymouth and Jeep Eagle.	
	C1265	FRD002071--Creditnet Enrollment Form--Gibbs Ford Mercury, Inc.	
	C1266	FRD002072--Creditnet Enrollment Form--Efird Ford Inc.	
	C1267	FRD002073--Creditnet Enrollment Form--Wansley Motor Company, Inc.	
	C1268	FRD002074--Creditnet Enrollment Form--Kelly Ford, Inc.	
	C1269	FRD002075--Creditnet Enrollment Form--Bob Wade Ford Inc.	
	C1270	FRD002076--Creditnet Enrollment Form--Superior Ford.	
	C1271	FRD002078--Creditnet Enrollment Form--Bordelon Motors, Inc.	
	C1272	FRD002080--Creditnet Enrollment Form--Legacy Ford-Mercury, Inc.	
	C1273	FRD002081--Creditnet Enrollment Form--Stadium Lincoln Mercury.	
	C1274	FRD002082--Creditnet Enrollment Form--Delray Lincoln Mercury.	
	C1275	FRD002085--Creditnet Enrollment Form--Jim Quinlan Ford.	
	C1276	FRD002086--Creditnet Enrollment Form--Vickery-Chevrolet-Olds Co.	
	C1277	FRD002087--Creditnet Enrollment Form--Luke Bolton Ford.	
	C1278	FRD002088--Creditnet Enrollment Form--Premiuer Ford Lincoln-Mercury.	
	C1279	FRD002090--Creditnet Enrollment Form--Ward S. Taylor.	
	C1280	FRD002091--Creditnet Enrollment Form--D.C. Welch Ford Lincoln Mercury Inc.	
	C1281	FRD002093--Creditnet Enrollment Form--Montezuma Motor Co.	
	C1282	FRD002096--Creditnet Enrollment Form--Superior Ford.	
	C1283	FRD002098--Creditnet Enrollment Form--McGarly Ford Inc.	
	C1284	FRD002100--Creditnet Enrollment Form--Resort Motors.	
mm	C1285	FRD002101--Creditnet Enrollment Form--Murphy-Graham, Inc.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
--------------------	------------	-----------------	---------



Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			<b>Complete If Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>3809</del> 3692	
Examiner Name	W. E. Rankins N. Nguyen				
Sheet	32	of	39	Attorney Docket Number	DLT-001DV2

mm	C1286	FRD002102--Creditnet Enrollment Form--North Point Mazda.	
	C1287	FRD002105--Creditnet Enrollment Form--Tim Kratzer.	
	C1288	FRD002106--Creditnet Enrollment Form.	
	C1289	FRD002107--Creditnet Enrollment Form--Kelly Lincoln Mercury.	
	C1290	FRD002108--Creditnet Enrollment Form--Kelly Lincoln Mercury.	
	C1291	FRD002109--Creditnet Enrollment Form--Gateway Ford Mercury Inc.	
	C1292	FRD002110--Creditnet Enrollment Form--Paul West Mitsubishi.	
	C1293	FRD002111--Creditnet Enrollment Form--Duval Honda.	
	C1294	RTC000001--Coinlink.	
	C1295	RTC000002--Coinlink Flowchart and description.	
	C1296	RTC000019--Sheet indicating Doc. Nos. were not used RTC 19-28.	
	C1297	RTC000029--Coinlink/Dealerships/Finance Sources features.	
	C1298	RTC000032--Handwritten Notes To Be Resolved.	
	C1299	RTC000038--Oct. 20, 1987 Memo to Sam Smail from Valerie Cline re: Coinlink equipment loan acknowledgement.	
	C1300	RTC000040--Site Prep/Pilot Implementation.	
	C1301	RTC000042--Coinlink Pilot Implementation.	
	C1302	RTC000044--System Administrator's Installation Guide.	
	C1303	RTC000047--Electrical Contractor's Installation Guide.	
	C1304	RTC000050--CoAmerica file folder label.	
	C1305	RTC000051--Comerica@coin May 7, 1987 notes.	
	C1306	RTC000056--Lender Market Research.	
	C1307	RTC000059--Coinlink Lender Survey.	
	C1308	RTC000071--Coinlink Network Inc. Technical Specifications Manual--Overview.	
	C1309	RTC000120--Metro-teller Indirect Application Master Data Definition.	
	C1310	RTC000126--Coinlink Network Inc. Technical Specifications Manual Message formats.	
	C1311	RTC000188--Presentations file folder label.	
	C1312	RTC000189--Notes--goals of presentation.	
	C1313	RTC000197--Notes--VP commercial loans.	
	C1314	RTC000204--Network Presentation Shot Sheet Feb. 10, 1987.	
	C1315	RTC000205--The Network/Empire Bank Dec. 9, 1986.	
	C1316	RTC000212--Narrative of Empire Bank.	
	C1317	RTC000213--Mar. 9, 1988 Coinlink Manufacturing/Operations Part VI.	
	C1318	RTC000222--Overview Business Mission.	
	C1319	RTC000229--Jun. 23, 1988 memo re: CBA conference Sep. 25-28, 1988.	
	C1320	RTC000230--Program At A Glance.	
	C1321	RTC000232--Project Management file folder label.	
	C1322	RTC000233--Coinlink Project--May 1, 1989.	
	C1323	RTC000255--Feb. 17, 1989 memo to Fran Kooden from Valerie Cline re: status codes from lenders.	
	C1324	RTC000257--Features of Coinlink.	
	C1325	RTC000261--Trainer's training Friday, Jan. 22.	
	C1326	RTC000265--Bank Network News Article--Metroteller: Shifting Gears to Loan Networking.	
✓	C1327	RTC000267--Feb. 16, 1988 article in The Atlanta Constitution--Electronic network links car dealers, lenders.	
mm	C1328	RTC000268--Dec. 12, 1986 Notes.	

Examiner Signature	N. Nguyen	Date Considered	9/19/07
--------------------	-----------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>			<b>Complete if Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>8009</del> 3692	
			Examiner Name	<del>W. E. Rankins</del> N. Nguyen	
Sheet	33	of	39	Attorney Docket Number	DLT-001DV2

mm	C1329	RTC000279--Coinlink Status Log.	
	C1330	RTC000284--CB&T Notes Nov. 9, 1988.	
	C1331	RTC000290--Coinlink Letter dated Jun. 28, 1988 to Bob Divine.	
	C1332	RTC000292--Coinlink Feature/Benefit Analysis Dec. 7, 1987.	
	C1333	RTC000304--Coin news article--Coinlink to change way auto loans are approved.	
	C1334	RTC000307--Coin news article--Application Manager.	
	C1335	RTC000309--Coin business card for Diane Bates.	
	C1336	RTC000310--Coinlink Functional Specification Feb. 1988.	
	C1337	RTC000321--Gateway Terminal Functional Specifications Jun. 17, 1988.	
	C1338	RTC000324--Dealer Systems.	
	C1339	RTC000353--Jun. 29, 1988 Memo to John Hiemstra & Jim Javors re: ILS/Coinlink Gateway Terminal.	
	C1340	RTC000357--Coinlink Flowchart/features/pictures.	
	C1341	RTC000458--Apr. 20, 1988 memo to Richard Calmes from Jim Kiernicki re: Coinlink leads.	
	C1342	RTC000460--Coinlink Functional Specification.	
	C1343	RTC000473--Mar. 21, 1988 Letter to Metroteller Systems Inc. from Coin.	
	C1344	RTC000476--Software info/Dealer flow charts.	
	C1345	RTC000618--Dealer Market [Coinlink] Notes.	
	C1346	RTC000628--Notes 2/12--Empire-Metro Teller.	
	C1347	RTC000639--Product Development Needs.	
	C1348	RTC000643--Notes Mar. 28, 1988--Coinlink Auto/Banking.	
	C1349	RTC000647--Agreement Aug. 28, 1987.	
	C1350	RTC000655--Coinlink network functions--overview.	
	C1351	RTC000657--Coinlink Feature/Benefit Analysis updated Dec. 7, 1987.	
	C1352	RTC000670--Jul. 13, 1987 Comerica letter to Mark Singleton, Coin.	
	C1353	RTC000673--May 22, 1987 Comerica letter to Mark Singleton attaching confidentiality agreement.	
	C1354	RTC000680--Business cards.	
	C1355	RTC000682--Jul. 1986 Public Network Rate Schedule.	
	C1356	RTC000696--Oct. 7, 1988 letter to Thomas E. Kress.	
	C1357	RTC000699--NFADA Dealership Pilot Agreement Outline.	
	C1358	RTC000702--Data Communications Service Agreement.	
	C1359	RTC000717--Dec. 22, 1986 Agreement.	
	C1360	RTC000803--Magazine articles.	
	C1361	RTC000814--Bank Network News Feb. 10, 1988 article.	
	C1362	RTC000816--Automotive News Feb. 8, 1988 article.	
	C1363	RTC000817--The Coin Story.	
	C1364	RTC000819--Various articles.	
	C1365	RTC000829--The Coin Proposal.	
	C1366	RTC000857--Son of Chrysler Pres. File folder label.	
	C1367	RTC000860--Coinlink Gateway Terminal Specifications Jul. 7, 1988.	
	C1368	RTC000884--Network World Articles Mar. 6, 1989.	
	C1369	RTC000889--Dealership Open Systems Coalition May 1993.	
	C1370	RTC000935--Coinlink Flow Charts, articles.	
	C1371	RTC000950--Black box file folder label.	
mm	C1372	RTC000951--V link project 8/28.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
--------------------	-------------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Bankins N. Nguyen		
Sheet	34	of	39	Attorney Docket Number	DLT-001DV2

mm	C1373	RTC000955--Coinlink file folder label.	
	C1374	RTC000956--Menus for Coinlink dated Jul. 1, 1987.	
	C1375	RTC000960--Sep. 17, 1987 letter to J. Harold Middleton from Coin.	
	C1376	RTC000962--Directions to Fulton Federal dated Sep. 15, 1987.	
	C1377	RTC000963--Sep. 2, 1987 Existing itmes on to do list.	
	C1378	RTC000965--Jul. 7, 1987 Status Report on Coinlink.	
	C1379	RTC000975--Jul. 2, 1987 Notes.	
	C1380	RTC000976--Jun. 26, 1987 Notes.	
	C1381	RTC000977--Jun. 24, 1987 Beta Test Sites for Coinlink.	
	C1382	RTC000980--Project Mangement file folder label.	
	C1383	RTC000981--Tentative agenda for next NFADA meeting.	
	C1384	RTC000983--Feb. 17, 1989 memo re: lease application fields.	
	C1385	RTC000985--Feb. 17, 1989 memo re: status codes from lenders.	
	C1386	RTC000987--Feb. 17, 1989 memo re: lease application fields.	
	C1387	RTC000991--Note Feb. 17, 1989.	
	C1388	RTC000992--Mar. 6, 1989 Memo re: Dealer Visits, Mar. 1-3.	
	C1389	RTC000994--Dec. 15, .sub.--Notes.	
	C1390	RTC000995--Chart.	
	C1391	RTC000996--Coinlink Project Status Report Mar. 28, 1988.	
	C1392	RTC001002--Notes.	
	C1393	RTC001008--Meetings in Buffalo--tentative itinerary for New York trip as of Nov. 1, 1988.	
	C1394	RTC001009--Coinlink Project Status Report Mar. 28, 1988.	
	C1395	RTC001015--Coinlink Project Management Plan, dated Feb. 1988.	
	C1396	RTC001023--Deadlines for Coinlink, dated Sep. 3, 1987.	
	C1397	RTC001025--Copy of subfile folder entitled "Status Log".	
	C1398	RTC001026--Status Log.	
	C1399	RTC001027--Copy of subfile folder entitled "Tech Specs & Tech Issues".	
	C1400	RTC001028--Draft letter dated Feb. 2, 1989 to Susan from Valerie.	
	C1401	RTC001029--Copy of subfile folder entitled "Host Systems Coinlink Functionals Specs."	
	C1402	RTC001030--Coinlink Functional Descriptions.	
	C1403	RTC001032--Copy of subfile folder entitled "For The COIN Dealership".	
	C1404	RTC001033--Advertisement For the COIN Dealership.	
	C1405	RTC001034--Advertisement For the COIN Dealership.	
	C1406	RTC001035--Copy of subfile folder entitled "Description".	
	C1407	RTC001036--Advertisement For the Lender.	
	C1408	RTC001037--Copy of subfile folder entitled "COINLink Diagram".	
	C1409	RTC001038--COINLink Automated Credit Approval.	
	C1410	RTC001039--COINLink Dealers.	
	C1411	RTC001040--Chart.	
	C1412	RTC001044--COINLink Worst Case Scenario Chart.	
	C1413	RTC001056--COINLink Best Case Scenario Chart.	
	C1414	RTC001056--Notes.	
	C1415	RTC001062--Notes.	
	C1416	RTC001065--Notes--Primary Market Entry.	
	C1417	RTC001066--Notes.	
mm	C1418	RTC001067--Notes.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			<b>Complete if Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>3669</del> 3692	
			Examiner Name	<del>W. E. Rankins</del> N. Nguyen	
Sheet	35	of	39	Attorney Docket Number	DLT-001DV2

mm	C1419	RTC001068--Miscellaneous.	
	C1420	RTC001087--Chart--Coin Customers.	
	C1421	RTC001089--Chart.	
	C1422	RTC001090--Chart.	
	C1423	RTC001091--Chart.	
	C1424	RTC001104--Chart--GM Dealers.	
	C1425	RTC001110--Chart--Ford Dealers.	
	C1426	RTC001114--Chart--MW--Dealers.	
	C1427	RTC001118--Chart--MW/GM Dealers.	
	C1428	RTC001120--Chart--MW/Ford Dealers.	
	C1429	RTC001121--Chart--MW Dealers.	
	C1430	RTC001122--Chart--Total SE--Dealers.	
	C1431	RTC001125--Chart--SE--Coin Dealers.	
	C1432	RTC001126--Chart--SE--COINLink Dealers.	
	C1433	RTC001127--Chart--SE--GM Dealers.	
	C1434	RTC001129--Chart--SE--Ford Dealers.	
	C1435	RTC001130--Chart--SE--C/P Dealers; SE--Toyota Dealers.	
	C1436	RTC001131--Chart--SE Dealers.	
	C1437	RTC001132--Chart--Northeast Region--Dealers.	
	C1438	RTC001135--Chart--NE--Coin Dealers.	
	C1439	RTC001136--Chart--NE--COINLink Dealers.	
	C1440	RTC001137--Chart--NE--GM--Dealers.	
	C1441	RTC001138--Chart--NE--Ford Dealers.	
	C1442	RTC001139--Chart--N.E.--Dealers.	
	C1443	RTC001140--Chart--NE Dealers.	
	C1444	RTC001141--Copy of subfile folder entitled "Dealer Market Research".	
	C1445	RTC001142--COINLink Lease Line Connections.	
	C1446	RTC001144--To Valerie Cline from Paul Woodworth re: COINLink Presentation.	
	C1447	RTC001154--Site Specific Information.	
	C1448	RTC001155--Site Specific Information.	
	C1449	RTC001156--Miscellaneous.	
	C1450	RTC001157--Addendum to Site Prep Form.	
	C1451	RTC001158--Checklists.	
	C1452	RTC001159--Serial Number List.	
	C1453	RTC001160--COINLink Automated Credit Approval System Training Confirmation Agreement.	
	C1454	RTC001161--Credinet Enrollment.	
	C1455	RTC001162--Terminal Installation Check List.	
	C1456	RTC001166--COIN Financial Systems, Inc. Pre-Installation Check List.	
	C1457	RTC001167--COIN Financial Systems, Inc. Site Preparation Check List.	
	C1458	RTC001168--Training Schedule.	
	C1459	RTC001169--Copy of subfile folder entitled "COINLink Business Plans".	
	C1460	RTC001170--COINLink Preliminary Marketing Plan.	
	C1461	RTC001171--Miscellaneous.	
	C1462	RTC001185--COINLink Network Inc. Technical Specifications Manual--Overview.	
mm	C1463	RTC001297--Copy of subfile folder entitled "C.B. & T."	

Examiner Signature	<i>N. Nguyen</i>	Date Considered	9/19/07
--------------------	------------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3892		
		Examiner Name	W. E. Bankins N. Nguyen		
Sheet	36	of	39	Attorney Docket Number	DLT-001DV2

9/19/07	C1464	RTC001298-RTC001303--C.B. &T. notes.	
	C1465	RTC001304--Fax cover sheet to B. Divine.	
	C1466	RTC001305-RTC001306 Corres. from COINLink to Mr. Divine.	
	C1467	RTC001307-RTC001308--Corres. from COINLink to Mr. Divine.	
	C1468	RTC001309-RTC001315--COINLink Master Agreement for Service.	
	C1469	RTC001316-RTC001317--Fax to B. Divine at CB&T.	
	C1470	RTC001318-RTC001319--Corres. from COINLink to Mr. Divine.	
	C1471	RTC001320--Corres. from COINLink to Mr. Divine.	
	C1472	RTC001321--Corres. from CB&T to P. Wills.	
	C1473	RTC001322-RTC001328--Proposed record layout for CBT.	
	C1474	RTC001329-RTC001332--System Diagram.	
	C1475	RTC001333--Applications.	
	C1476	RTC001334-RTC001339--Corres. & Occupation codes.	
	C1477	RTC001340-RTC001357--Occupation codes.	
	C1478	RTC001358-RTC001359--Buyer & Purchase Information.	
	C1479	RTC001360-RTC001363--Status Log.	
	C1480	RTC001364-RTC001366--Contacts & Price List.	
	C1481	RTC001367-RTC001369--Corres. to T. Kress.	
	C1482	RTC001370-RTC001371--NFDA Dealership Pilot Agreement Outline.	
	C1483	RTC001372-RTC001374--Fax regarding revisions to S. Sterman from V. Cline.	
	C1484	RTC001375-RTC001377--Corres. regarding COINLink.	
	C1485	RTC001378-RTC001382--Corres. regarding COINLink.	
	C1486	RTC001383--Data Communications Service Agreement.	
	C1487	RTC001384--Master Agreement for COINLink Service.	
	C1488	RTC001385-RTC001394--Terms & Conditions.	
	C1489	RTC001395-RTC001396--COINLink Services Price List.	
	C1490	RTC001397--Discount Schedule.	
	C1491	RTC001398--Charter Members Discount Schedule.	
	C1492	RTC001399-RTC001408--Corres. regarding COINLink.	
	C1493	RTC001403-RTC001412--Corres. enclosing Agreement to M. Singleton from J. Wolfson.	
	C1494	RTC001413-RTC001431--COINLink Overheads.	
	C1495	RTC001431-RTC001446--COINLink Interfaces.	
	C1496	RTC001447-RTC001454Comerica.	
	C1497	RTC001455-RTC001460--Corres. Enclosing Confidentiality Agreement.	
	C1498	RTC001461-RTC001462--COINLink Diagrams.	
	C1499	RTC001463-RTC001466--Frost & Sullivan Information Security Questionnaire.	
	C1500	RTC001467--Memo to S. Langdon.	
	C1501	RTC001468-RTC001473--Directions to Comerica Acceptance Corp. from Metro Airport, MI.	
	C1502	RTC001474-RTC001477--Written notes on Detroit Meeting Jun. 16, 1987.	
	C1503	RTC001478-RTC001479--Comerica's Agenda Jun. 16, 1987.	
	C1504	RTC001408-RTC001488--COINLink Diagrams.	
	C1505	RTC001408--Phone message.	
	C1506	RTC001490--Comerica's Agenda.	
	C1507	RTC001491-RTC001493--Written notes re: Comerica.	
	C1508	RTC001493--Comerica contacts.	
9/19/07	C1509	RTC001494-RTC001529--Comerica Acceptance Corp.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/650,389		
		Filing Date	August 28, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3609 3692		
		Examiner Name	W. E. Rankins N. Nguyen		
Sheet	37	of	39	Attorney Docket Number	DLT-001DV2

mm	C1510	RTC001530--Comerica Acceptance Corp. ALPS Project Phase 1--Loan Origination System.	
	C1511	RTC001531--Written notes to S. Laydon.	
	C1512	RTC001532-RTC001535--Comerica Communique, Apr. 1987.	
	C1513	RTC001536--Empire.	
	C1514	RTC001537--Contacts of Empire of America.	
	C1515	RTC001538-RTC001539--Article from The Wall Street Journal.	
	C1516	RTC001540--GTE Telenet Telemail Rate Schedule.	
	C1517	RTC001541--Written notes re: Basic Transactions for Typical Deal.	
	C1518	RTC001542--Written notes re: Coinsystem or Dedicated Stand Alone.	
	C1519	RTC001555-RTC001567--Public Network Rate Schedule.	
	C1520	RTC001568--Metroteller Interchange Locations.	
	C1521	RTC001569-RTC001582--Metroteller Update.	
	C1522	RTC001583-RTC001584--List of Fields.	
	C1523	RTC001585-RTC001587--Status Codes from Lenders.	
	C1524	RTC001588-RTC001590--Technical Update.	
	C1525	RTC001591--Update on Status of COINLink Project.	
	C1526	RTC001592-RTC001598--Revised Summary of Changes and Time Estimates.	
	C1527	RTC001599-RTC001630--COINLink Summary of Changes and Time Estimates.	
	C1528	RTC001631-RTC001634--COINLink Survey.	
	C1529	RTC001635-RTC001638--COINLink Lender Survey.	
	C1530	RTC001639-RTC001642--COINLink Lender Survey.	
	C1531	RTC001643-RTC001646--COINLink Lender Survey.	
	C1532	RTC001647-RTC001650--COINLink Lender Survey.	
	C1533	RTC001651-RTC001654--COINLink Lender Survey.	
	C1534	RTC001655-RTC001658--COINLink Lender Survey.	
	C1535	RTC001659-RTC001662--COINLink Lender Survey.	
	C1536	RTC001663-RTC001666--COINLink Lender Survey.	
	C1537	RTC001667-RTC001670--COINLink Lender Survey.	
	C1538	RTC001671-RTC001001674--COINLink Lender Survey.	
	C1539	RTC001675-RTC001678--COINLink Lender Survey.	
	C1540	RTC001679-RTC001682--COINLink Lender Survey.	
	C1541	RTC001683-RTC001686--COINLink Lender Survey.	
	C1542	RTC001687-RTC001690--COINLink Lender Survey.	
	C1543	RTC001691-RTC001694--COINLink Lender Survey.	
	C1544	RTC001695-RTC001698--COINLink Lender Survey.	
	C1545	RTC001699-RTC001702--COINLink Lender Survey.	
	C1546	RTC001703-RTC001706--COINLink Lender Survey.	
	C1547	RTC001707-RTC001710--COINLink Lender Survey.	
	C1548	RTC001711-RTC001714--COINLink Lender Survey.	
	C1549	RTC001715-RTC0718--COINLink Lender Survey.	
	C1550	RTC001719-RTC001722--COINLink Lender Survey.	
	C1551	RTC001723-RTC001726--COINLink Lender Survey.	
	C1552	RTC001727-RTC001730--COINLink Lender Survey.	
	C1553	RTC001731-RTC001734--COINLink Lender Survey.	
	C1554	RTC001735-RTC001738--COINLink Lender Survey.	
mm	C1555	RTC001739-RTC001742--COINLink Lender Survey.	

Examiner Signature	Ngan Nguyen	Date Considered	9/19/07
--------------------	-------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			<b>Complete if Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	3609 3692	
			Examiner Name	W. E. Rankins N. Nguyen	
Sheet	38	of	39	Attorney Docket Number	DLT-001DV2

mm	C1556	RTC001743-RTC001744--COINLink Lender Survey.	
	C1557	RTC001746-RTC001749--COINLink Survey.	
	C1558	RTC001750-RTC001753--COINLink Lender Survey.	
	C1559	RTC001754-RTC001757--COINLink Lender Survey.	
	C1560	RTC001758-RTC001761--COINLink Lender Survey.	
	C1561	RTC001762-RTC001765--COINLink Lender Survey.	
	C1562	RTC001766-RTC001769--COINLink Lender Survey.	
	C1563	RTC001770-RTC001773--COINLink Lender Survey.	
	C1564	RTC001774-RTC001777--COINLink Lender Survey.	
	C1565	RTC001778-RTC001781--COINLink Lender Survey.	
	C1566	RTC001782-RTC001785--COINLink Lender Survey.	
	C1567	RTC001786-RTC001789--COINLink Lender Survey.	
	C1568	RTC001790-RTC001793--COINLink Lender Survey.	
	C1569	RTC001794-RTC001797--COINLink Lender Survey.	
	C1570	RTC001798-RTC001801--COINLink Lender Survey.	
	C1571	RTC001802-RTC001805--COINLink Lender Survey.	
	C1572	RTC001806-RTC001809--COINLink Lender Survey.	
	C1573	RTC001810-RTC001813--COINLink Lender Survey.	
	C1574	RTC001814-RTC001817--COINLink Lender Survey.	
	C1575	RTC001818-RTC001821--COINLink Lender Survey.	
	C1576	RTC001822-RTC001825--COINLink Lender Survey.	
	C1577	RTC001826-RTC001829--COINLink Lender Survey.	
	C1578	RTC001830-RTC001833--COINLink Lender Survey.	
	C1579	RTC001834-RTC001837--COINLink Lender Survey.	
	C1580	RTC001838-RTC001841--COINLink Lender Survey.	
	C1581	RTC001842--Conflict.	
	C1582	RTC001843-RTC001854--Georgia DMV/Microscience.	
	C1583	RTC001855-RTC001880--COIN pictures.	
	C1584	RTC001881-RTC001883--CBI Update.	
	C1585	RTC001884-RTC001887--COINLink Budget.	
	C1586	RTC001888-RTC001891--New Name for COINLink.	
	C1587	RTC001892-RTC001899--Business & Product Plannin and Development team Plan for NADA 1988.	
	C1588	RTC001900-RTC001929--COINLink Plan Spreadsheets.	
	C1589	RTC001930--CBA Annual Show/San Diego.	
	C1590	RTC001931--CBA Auto Finance Show/Tampa.	
	C1591	RTC001932-RTC001964--1989 NADA Budgets.	
	C1592	RTC001965-RTC001970--COIN Data.	
	C1593	RTC001971-RTC002004--Marks Notes.	
	C1594	RTC002005-RTC002007--COIN Bldg. 500.	
	C1595	RTC002008--Oakleaf Convergent.	
	C1596	RTC002009-RTC2015--Coin Memo to J. Maloney.	
	C1597	RTC002016--Written notes.	
	C1598	RTC002017--Son of Chrysler Pres.	
	C1599	RTC002018-RTC002021--Agreement Between Chrysler Credit Corp. & Coin Financial.	
mm	C1600	RTC002022--Certified Collateral Corp.	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
--------------------	------------	-----------------	---------

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			<b>Complete If Known</b>		
			Application Number	10/650,389	
			Filing Date	August 28, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	<del>3609</del> 3692	
			Examiner Name	W. E. Rankins N. Nguyen	
Sheet	39	of	39	Attorney Docket Number	DLT-001DV2

mm	C1601	RTC002023--Corres. from R. Calmes to H. Tullman.	
	C1602	RTC002024-RTC002031--COINLink System Function Outline.	
	C1603	RTC002032--Corres. from R. Calmes to H. Tullman.	
	C1604	RTC002033-RTC002036--Corres. to J. Hiemstra from K. Wynn.	
	C1605	RTC002037-RTC002063--Metroteller Project Plannin Meeting.	
	C1606	RTC002064-RTC002094--Metroteller History.	
	C1607	RTC002095-RTC002104 Policy Memos.	
	C1608	RTC002105-RTC002114--NFADA.	
	C1609	RTC002115--Fax cover sheet.	
	C1610	RTC002116-RTC002122--Written notes.	
	C1611	RTC002123-RTC002132--NFADA Dealer Survey.	
	C1612	RTC002133-RTC002135--Corres. to R. Welte from J. Wolfson.	
	C1613	RTC002136--Agenda for NFDA Slide Show Planning Meeting.	
	C1614	RTC002137-RTC002138--NFADA Presentation.	
	C1615	RTC002139-RTC002142--NFADA Committee Meeting Agenda.	
	C1616	RTC002143-RTC002146--Discussion Outline.	
	C1617	RTC002147-RTC002155--NFADA Project Planning Session.	
	C1618	RTC002156-RTC002153--NFADA Planning Discussion Outline.	
	C1619	RTC002159--Memo to D. Gordon, M. Singleton, J. Hiemstra.	
	C1620	RTC002160--Fax Cover Sheet.	
	C1621	RTC002161--Memo to S. Sterman from V. Cline.	
	C1622	RTC002162-RTC002164--Memo to Board of Directors from D. Welte.	
	C1623	RTC002165--Marine Midland.	
	C1624	RTC002166--Status.	
	C1625	RTC002167-RTC002170--Corres. to T. Kress from S. Sterman.	
	C1626	RTC002171--Gateway Coinlink.	
	C1627	RTC002172-RTC002178--Corres. to J. Schreiber re: PCR.	
	C1628	RTC002179-RTC002181--Written notes.	
	C1629	RTC002182--Memo re: Gateway Terminal Equipment Requeirments.	
	C1630	RTC002183-RTC002184--Memo re: PC Rental Survey.	
	C1631	RTC002185-RTC002195--Gateway Terminal Functional Specifications.	
	C1632	RTC002196--Lender Gateway Device.	
	C1633	RTC002197-RTC002205--CoinLink Lender Gateway Terminal Functional Specifications.	
	C1634	RTC002206-RTC002223--Product Repackaging Overheads.	
	C1635	RTC002224-RTC002239--Trainer's Training.	
	C1636	The United States District Court for the Eastern District of New York; Initial Expert Report of David Klausner for Defendant routeone LLC Concerning U.S. Patent Nos. 5,878,403 and 6,587,841.	
	C1637	File Wrapper for 5,877,403.	
	C1638	File Wrapper for 6,587,841.	
	C1639	Cassette Tape 1998 Auto Finance Conference.	
mm	C1640	The United States District Court for the Central District of California; Defendants' Answer to Amended Complaint for Patent Infringement and Counterclaims Concerning U.S. Patent No. 7,181,427.	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.  
LIBA/1808540.1

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
--------------------	------------	-----------------	---------



<b>Notice of References Cited</b>	Application/Control No. 10/650,389		Applicant(s)/Patent Under Reexamination DEFRANCESCO ET AL.	
	Examiner Nga B. Nguyen		Art Unit 3692	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-7,181,427	02-2007	DeFrancesco et al.	705/38
*	B	US-5,239,462	08-1993	Jones et al.	705/38
*	C	US-5,611,052	03-1997	Dykstra et al.	705/38
*	D	US-5,699,527	12-1997	Davidson, David Edward	705/38
*	E	US-5,774,883	06-1998	Andersen et al.	705/38
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

AN EQUAL OPPORTUNITY EMPLOYER

OFFICIAL BUSINESS  
PENALTY FOR PRIVATE USE, \$300

RETURN TO  
SENDER

UNDELIVERABLE  
AS ADDRESSED,  
FORWARDING  
ORDER EXPIRED

RTS  
RETURN TO SENDER

- A ☐ INSUFFICIENT ADDRESS  
C ☐ ATTEMPTED NOT KNOWN  
S ☐ NO SUCH NUMBER/ STREET  
  ☐ NOT DELIVERABLE AS ADDRESSED  
  ☐ UNABLE TO FORWARD
- ☐ OTHER

RECEIVED

OCT 11 2007

USPTO MAIL CENTER